

**LAYING THE FOUNDATION: HOUSING
ACCESSIBILITY AND AFFORDABILITY
FOR OLDER ADULTS AND
PEOPLE WITH DISABILITIES**

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C O N T E N T S

	Page
Opening Statement of Senator Robert P. Casey, Jr., Chairman	1
Opening Statement of Senator Mike Braun, Ranking Member	2
PANEL OF WITNESSES	
Jenny Schuetz, Ph.D., Senior Fellow, Brookings Institute Metro, Washington, D.C.	4
Allie Cannington, Senior Manager of Advocacy and Organizing, The Kelsey, San Francisco, California	6
Rick Wajda, CEO, Indiana Builders Association, Fishers, Indiana	8
Domonique Howell, Disability Housing Advocate, Philadelphia, Pennsylvania .	10
APPENDIX	
CLOSING STATEMENT	
Closing Statement of Senator Mike Braun, Ranking Member	33
PREPARED WITNESS STATEMENTS	
Jenny Schuetz, Ph.D., Senior Fellow, Brookings Institute Metro, Washington, D.C.	37
Allie Cannington, Senior Manager of Advocacy and Organizing, The Kelsey, San Francisco, California	43
Rick Wajda, CEO, Indiana Builders Association, Fishers, Indiana	60
Domonique Howell, Disability Housing Advocate, Philadelphia, Pennsylvania .	64
STATEMENTS FOR THE RECORD	
Alisa Grishman Statement	69
Brenda Dare Statement	72
Casper Colo Statement	74
Diane Yaddow Statement	75
HDC MidAtlantic Statement	76
Inglis Statement	81
Disability Options Network Statement	84
National Disability Rights Network Statement	86
Sandie Geib Statement	88
Suzanne Ott Statement	89
Wendy Boyd Statement	90

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Thursday, July 20, 2023

U.S. SENATE
SPECIAL COMMITTEE ON AGING
Washington, DC.

The Committee met, pursuant to notice, at 9:30 a.m., Room 366, Dirksen Senate Office Building, Hon. Robert P. Casey, Jr., Chairman of the Committee, presiding.

Present: Senator Casey, Blumenthal, Warren, Kelly, Warnock, Braun, Rick Scott, and Ricketts.

**OPENING STATEMENT OF SENATOR
ROBERT P. CASEY, JR., CHAIRMAN**

The CHAIRMAN. The Senate Special Committee on Aging will come to order. Good morning and welcome to the Aging Committee's sixth hearing of 118th Congress. Today's hearing is Laying the Foundation: Housing, Accessibility, and Affordability for Older Adults and People with Disabilities.

This hearing will also examine the importance of home modifications in supporting older adults and people with disabilities to remain in their homes. We know that stable, high quality housing is an essential human need and the foundation of community well-being.

This is especially true for the millions of Americans who wish to age in place and people with disabilities who prefer to live in their communities. Home offers, of course, physical protection and connections to community, to work, to education, and of course, to family, but for millions of Americans, adequate housing is more of an aspiration than a reality. In particular, for too many older adults and people—too many older adults and people with disabilities cannot afford accessible housing.

Many live in unsafe housing or institutions, even though they prefer to live in communities, the communities within which they raised their families. Accessible housing is a key feature that can assist people with disabilities and older adults to live in their own homes in chosen communities, something that research tells us over 90 percent prefer.

An accessible home offers specific features or technologies, such as lower kitchen counters and sinks, wider doorways, and zero step

showers. Twenty-six percent of people in our Nation have a disability. That is about 61 million Americans.

By 2030, one in five Americans will be over the age of 65, but less than five percent, less than five percent of the national housing supply is accessible, with less than one percent of housing stock accessible to wheelchair users.

Today, we will hear from Domonique Howell from Philadelphia. She will share her story about experiencing homelessness after facing serious barriers to acquiring accessible housing. This, of course, and I think everyone would agree with this, is unacceptable.

That is why in April, I introduced legislation entitled the Visitable Inclusive Tax Credit for Accessible Living Act, the so-called VITAL Act, Senate Bill 1377, which would add funding to the low-income housing tax credit program, the Nation's primary driver of affordable housing.

This program does not currently have an accessibility standard, contributing to the severe shortage of accessible and affordable housing. That is why the VITAL Act would require that a percentage of homes built with this investment meet certain accessibility standards.

We need to ensure that families have a real choice when it comes to the place that they call home. My legislation would ensure we are increasing the amount of accessible housing available for people with disabilities and older adults to meet their needs.

Investments in accessible housing are central to guaranteeing better outcomes in health and satisfaction for both older adults and people with disabilities. Investing in accessible and affordable housing policies and programs is not only a lifesaving action for those Americans but will provide housing security for all.

Whether it be for the young family who uses a stroller, the busy professional with a disability who wants to live near their work, or the recent retiree who is downsizing to age in place, all Americans, all Americans benefit from accessible housing. In recent history, we have seen advancements toward more accessible housing through efforts such as the Fair Housing Act, the Americans with Disabilities Act, and, of course, the Olmstead Supreme Court decision.

Congress must continue to support national advancements in accessible housing and align the needs of millions living with disabilities and our increasing aging population. I look forward to hearing from our witnesses today about these important issues, and I will turn to Ranking Member Braun.

**OPENING STATEMENT OF SENATOR
MIKE BRAUN, RANKING MEMBER**

Senator BRAUN. Thank you, Mr. Chairman. One thing I do as a Senator for Hoosiers is I travel and visit all 92 of our counties every year. We have also invited any Hoosier to come visit me in my hometown.

When you do that, you get a lot of good input, and I can tell you that a few issues, and Ms. Cannington, you and I just talked about it earlier, and you said they all kind of intersect, but high cost of health care in our State is a big issue, access to it, how we spend our education dollars, which is the main responsibility of most

state governments, and then you have got rural broadband in states like ours, and then the other thing, affordable housing.

How we get there in terms of getting all four of them to be in the sweet spot of what one can afford is probably a goal that should be mostly the responsibility of states because they live within the framework of a balanced budget generally and are more sustainable and what might be there for future generations.

It affects housing affordability, all walks of life, including older adults and people with disabilities. Under the Biden Administration, Americans are less able to afford a home than practically any other time in our history.

A lot of times things we do here are well-intended, but you cannot do it by borrowing from future generations and dumping the amount of money we did into the economy. It has created inflation, which is a tax on everyone, and gosh, look what it has done to affordability.

Spending policies, I think, have exacerbated an already unaffordable housing market. In 2021, when President Biden did take office, the average or the median home price was \$369,000. Now it is \$430,000, and if you are good at math at all, you know, in just that short a period of time, those are huge increases per year.

Mortgage interest rates, which were around three percent, are now a little over seven percent on a thirty-year mortgage. That is pricing all kinds of people out of the market. Housing inventory, we know we need more of it. I hear it all the time. Even companies back in Indiana are trying to figure out how they can weigh into it.

Estimates say the U.S. is between three and six million houses short of what the market needs, and many factors contribute to it, including regulatory burdens both Federal and State, infrastructure costs, supply chain constraints, largely may be created by how we navigated through COVID, workforce shortage, the number one thing I hear pre-COVID and post-COVID, and overall increasing costs of materials due to inflation. I think the solutions to all of these are probably left best to the laboratory of the states. In here, we ought to minimally have a guideline of regulations that are going to help, not make it even worse.

Federal Government, I think too, can help generally on the main drivers of an economy that folks are wondering what do we have, by not spending and borrowing more, because you don't need a macroeconomics degree, that creates inflation. We did the exact opposite of that. I think we can get back on track. Another issue is when he signed the Inflation Reduction Act into law, which issued billions of dollars to encourage states to update their energy codes to the 2021 International Energy Conservation Code.

I believe we've got to be conscious of climate. We want to make sure homes are built to where they are going to spend less on utilities, but not when it creates an upfront cost that even exacerbates more the affordability issue.

Sometimes when you want to do something, you have got to make sure you get it—get the timing right, and now we need to aspire to that, but we shouldn't mandate it. Here is another issue: there was recent a ruling that the average American credit score

is over 716. Interest rates have gotten higher, now we have had a ruling that punishes people that earn good credit scores to help subsidize others. I think that is the wrong way to accomplish maybe a goal that is noble to help those that need help affording a place to live, but not like that. This has passed to overturn that rule by a large bipartisan vote in the House. I would like to see that occur in the Senate too.

I do look forward—sometimes we are at odds in terms of what we should do, but there is always practical legislation in the middle, and I would hope that we can have those conversations that get us there. Thank you, Mr. Chairman.

The CHAIRMAN. Ranking Member Braun, thanks very much. Now I will turn to the introduction of our witnesses.

Our first witness is Dr. Jenny Schuetz. Dr. Schuetz is a Senior Fellow at Brookings Metro and works in urban economics and housing policy. Her research focuses on land use regulation, housing prices, urban amenities, and neighborhood change.

Thank you for sharing your expertise and experience with us, Dr. Schuetz. Our second witness is Ms. Allie Cannington. Ms. Cannington is a Senior Manager of Advocacy and Organizing at the Kelsey, where she leads policy and advocacy efforts to advance disability forward housing solutions.

She is dedicated to fueling justice movements for people with disabilities that are intersectional, sustainable and intergenerational. Thank you for being here, Ms. Carrington, and sharing your expertise and your experience with the Committee. I will turn next to Ranking Member Braun for an introduction.

Senator BRAUN. It is my pleasure to introduce Mr. Rick Wajda. He is the CEO of the Indiana Builders Association, one of the state's leading voices on residential construction in the housing industry.

Rick has been with the Indiana Builders Association for over 20 years and will share his knowledge and experience with the Committee today. He joins us from Fishers, Indiana, not too far from his alma mater, Butler University, in Indianapolis. Thanks Rick for being here today.

The CHAIRMAN. Thank you, Ranking Member Braun. Our final witness is Domonique Howell, whom I mentioned earlier. Domonique is an advocate for the civil rights of people with disabilities, and she works to educate others about the discrimination parents with disabilities face.

She has personally experienced the barriers that people with disabilities confront in finding accessible housing. Thank you, Domonique, for being here today and for sharing your story with the Committee, and now we will start with Dr. Schuetz for your opening statement.

**STATEMENT JENNY SCHUETZ, PH.D., SENIOR FELLOW,
BROOKINGS INSTITUTE METRO, WASHINGTON, D.C.**

Dr. SCHUETZ. Good morning, Chairman Casey, Ranking Member Braun, members of the Committee. Thank you for the opportunity to testify today on the important issue of accessible and affordable housing for older adults and people with disabilities. It is an honor to be here.

My name is Jenny Schuetz. I am a Senior Fellow at Brookings Metro. My comments today will provide some broader context on housing challenges facing older adults and people with disabilities.

Restrictive zoning makes it hard to produce enough housing to meet demand, especially accessible and affordable housing. Since the Great Recession, the U.S. has not built enough housing to keep pace with the demand created by job and population growth.

Local governments across the U.S. have adopted restrictive zoning rules and complex discretionary development processes that decrease the amount of new construction and increase housing costs.

Rules such as single-family exclusive zoning create direct barriers to building accessible homes that meet the needs of people with disabilities and older adults. Accessory dwelling units, duplexes and apartments, and elevator buildings are all critical parts of the housing ecosystem that supports safe, independent living, as well as informal caregiving within families.

Rising housing costs create more financial stress for low-income households and people living on fixed incomes. The poorest 20 percent of households spend more than half of their income on housing costs, leaving too little money to cover other necessities. Rapidly rising housing costs are particularly challenging for older adults and people with disabilities who often live on fixed incomes.

Among low-income people with disabilities, only 16 percent receive Federal housing subsidies. Two recent trends foreshadow greater housing insecurity among older adults than in previous generations. A larger share of older adults today are renters, due partly to the lingering effects of the foreclosure crisis.

Older homeowners also have higher debt levels because they are more likely to have a mortgage and larger mortgage balances. Retrofitting existing homes and communities is essential to improving safety and accessibility. The U.S. housing stock is aging along with the population.

Older homes are generally more affordable, but they are also more likely to have maintenance problems that can create unsafe or unhealthy living conditions. Much of the unsubsidized, affordable rental housing stock lacks accessibility features such as elevators and doorways wide enough to accommodate wheelchairs. Retrofitting millions of older homes is an enormous task that will require both private and public capital.

An important policy consideration is how to balance the benefits of building codes and related regulations that require accessible features with the costs to property owners of conducting retrofits. Homes are only one piece of the built environment that impacts accessibility.

Many older adults and people with disabilities cannot drive and therefore face challenges of safely navigating their communities. Relatively inexpensive and fast infrastructure investments could improve neighborhood safety and accessibility.

These include improving sidewalk quality, extending the time allotted for pedestrians, crossing streets, and adding benches at bus stops. Removing regulatory barriers to neighborhoods serving retail would also make it easier for older adults and people with disabilities to reach shared community spaces, from shopping centers to libraries and parks. Congress can improve housing, accessibility,

and affordability for older adults and people with disabilities through four channels.

First, create financial incentives for local governments to revise their zoning to allow a wider range of accessible housing types. The bipartisan infrastructure law includes some models for how to do this.

Second, HUD should provide technical assistance and clear guidance to local governments on the types of zoning and building code reforms that are most important to accessibility and affordability.

Third, provide flexible financial support for low-income older adults and people with disabilities through increased funding for housing vouchers or targeted tax credits.

Fourth, encourage accessibility retrofits for existing homes and neighborhoods, serving pedestrian infrastructure through funding already allocated in the bipartisan Infrastructure law and the Inflation Reduction Act. Expanding the supply of safe, accessible, affordable housing is a critical quality of life issue for millions of older adults and people with disabilities.

Once in a generation, Federal infrastructure investments offer a unique opportunity to upgrade the safety and accessibility of homes and neighborhoods. Accomplishing these goals will require sustained and coordinated efforts from Federal, State, and local governments, as well as the private and nonprofit sectors.

Thank you for the opportunity to testify today, and I look forward to answering your questions.

The CHAIRMAN. Dr. Schuetz, thanks very much for your testimony.

Ms. Cannington.

**STATEMENT OF ALLIE CANNINGTON, SENIOR MANAGER OF
ADVOCACY AND ORGANIZING, THE KELSEY,
SAN FRANCISCO, CALIFORNIA**

Ms. CANNINGTON. Chairman Casey, Ranking Member Braun, and members of the Special Committee of Aging, thank you so much for inviting me to testify today.

I sit before you both as the Senior Manager at the Kelsey and as a disabled person who has deeply felt the severe shortage of accessible, affordable—[technical problems]—in my own life and in the lives of people I know and love across the country. Co-led by people with and without disabilities, the Kelsey pioneers' accessible, affordable, and inclusive housing through public, private, and philanthropic partnerships to develop mixed income disability forward housing.

We also advance market and policy conditions so that this type of housing can become the norm nationwide. Our country's housing crisis disproportionately impacts people with disabilities and older adults.

This is why we are here today, and even more acutely, it impacts those who are black, brown, and indigenous. One in four adults are disabled, and two in five seniors have a disability. Disabled people are twice as likely to live in poverty.

No one living on the supplemental security income can afford housing in any U.S. market. People with disabilities experience the highest rates of housing discrimination, and less than five percent of our housing stock is accessible.

At least half of those turning to shelters are disabled, and over 18 million people with disabilities are eligible for housing assistance, but not receiving it. Our country still upholds institutional bias, with at least 3.3 million disabled people and older adults stuck in institutional settings because there isn't the housing that they need in their own communities.

We have failed millions, but there are tangible solutions that can be enacted now to create what we call a more disability forward housing future. Disability forward housing is housing that is affordable to people of all incomes, especially those who are extremely low income.

It is accessible, located, designed, and built to meet a diverse range of accessibility needs from cognitive to chronic illness, to hearing, vision, and more. It is inclusive and which means housing that does not segregate or isolate but is mixed between people with and without disabilities and supports people to receive access to services in their own homes.

Designing disability forward housing means designing better housing for everyone, people across geographies, incomes, and housing needs. It can include mixed income communities, with homes ranging from deeply affordable to essential workforce housing.

It includes resident centered programming that brings elements of interdependence, informal support networks, access to services, and connected community living that benefit all. Designing for all kinds of bodies upfront can lower costs, but not planning ahead can lead to unscheduled maintenance and a hit to already limited operating budgets. Disability forward housing does not have to make a project cost more. When comparing the costs of our projects at the Kelsey to others, ours are cost competitive, proving that this is possible.

We have learned through our developments and technical assistance, as well as through the Kelsey's housing design standards for accessibility and inclusion, that with the right partners and investments, disability forward housing can be scaled to transform the lives of people with and without disabilities.

From America's city centers to rural communities, we need though congressional and regulatory action to make this future possible. We have a legal framework to mandate fair and integrated housing, but we have never adequately invested in the housing infrastructure to make these rights a reality for the ever-growing disabled population.

We can improve and invest in programs that we know work but have been woefully underfunded. Like HUD's Section 811, 202, the HUD Service Coordination Program, housing choice vouchers, including as well as specifically the mainstream voucher program, as well as innovative project-based subsidy programs, as well as transit oriented development and the Housing Trust Fund, as well as public housing.

We must invest in and strengthen Medicaid, home and community-based services, including housing related services. We also can embed disability forward solutions across the entire housing infrastructure, like within the low-income housing tax credit or tax

which funds the vast majority of affordable housing and supports over six million jobs annually.

Passing legislation like the VITAL Act Senate Bill 1377 would finance up to 970,000 more affordable, accessible homes over 10 years. It would be a critical step forward. We can increase requirements and incentivize access and inclusion across all Federal programs and better align HUD and Medicaid.

We can build new programs that make the rights of community living for disabled people a reality. This includes creating voucher programs that are more explicitly for disabled people of all ages who qualify for Medicaid, home and community-based services, and we can create a national home modification program for people who every day are left to their own accord to make essential changes to their homes.

As well as we can establish HUD senior leadership to oversee disability forward solutions are embedded across the agency. Through all these interventions and more, you can move us toward a more disability forward housing future. I look forward to answering questions.

The CHAIRMAN. Thank you very much, Ms. Cannington, and we will move now to our third witness, Mr. Wajda. I want to make sure I am pronouncing that right.

Mr. WAJDA. Yes, sir.

The CHAIRMAN. Thank you.

**STATEMENT OF RICK WAJDA, CEO, INDIANA BUILDERS
ASSOCIATION, FISHERS, INDIANA**

Mr. WAJDA. Thank you, Chairman Casey, Ranking Member Braun, and members of the Senate's Special Committee on Aging. I am pleased to appear before you today on behalf of the Indiana Builders Association to share our views on the state of housing and the barriers our industry is currently facing to provide safe and affordable housing at all price points, and for all sectors of the homebuying public, including older Americans.

My name is Rick Wajda, and I am the Chief Executive Officer for the Indiana Builders Association. The Indiana Builders Association represents over 2,600 member companies engaged in the residential and commercial construction industry across the State of Indiana, and we are also affiliated with the National Association of Home Builders.

The primary challenge to the building industry is the lack of attainable, affordable housing in the single family and multifamily markets. These challenges are consistent across the board for rental units as well as for sale housing.

Indiana has done an excellent job over the years of attracting employers to our communities and making our State a great place to live, but with low inventory and rising material and labor cost, our members are having a difficult time providing workforce housing to Hoosiers.

Record low inventory and a building industry that has not met current demand for new housing at various price points has created a shortage of available workforce housing. Estimates indicate a shortage of new homes across the State of 30,000 to 50,000 units.

Put into context, Indiana needs roughly 18,000 to 22,000 new houses a year to meet average demand and only produced over 18,000 new homes in 2020 for the first time since 2007. Why were home builders underbuilding coming out of the recession?

After the downturn, the number of home builders declined significantly, and the availability of financing for acquisition, development, and construction activities were severely constrained. These factors significantly limited the production of new housing when housing demand was increasing across the country.

According to the National Association of Home Builders' priced out report, the 2023 median new home price in Indiana is now \$397,000. The income needed to qualify for the median new home price is roughly \$120,000. Of the approximately 2.8 million households in Indiana, over 75 percent are unable to afford the median price of a new home.

These numbers hold true across the country as well. In Pennsylvania, 86 percent of the households are unable to afford the median price of a new home. Ohio, 81 percent. Nebraska, 75 percent. Arizona, 81 percent. The U.S. average is 73 percent for households unable to afford the median price of a new home.

On top of these already challenging dynamics, any increase in housing costs push potential buyers out of the market. In Indiana, for every \$1,000 increase in the cost of a house, over 3,000 households are priced out of the market. That number is over 140,000 nationally. Take, for example, inflationary pressures and rising mortgage rates.

In March 2020, the new median house price in Indiana was \$296,000 and the interest rate on a 30-year mortgage was roughly 3.5 percent. Assuming a 20 percent down payment, the monthly payment, excluding taxes and property insurance, was just over \$1,000 a month. Today, that same house cost nearly \$400,000 or 34 percent more, and the interest on that same 30-year mortgage is 7.25 percent, more than double the rate. As a result of these increases, the new monthly mortgage payment today is over \$2,100, \$1,100 more a month for roughly the same house.

The fact is, homeownership is unattainable for many across Indiana and the country, including two earner households, due to tight supply, inflationary pressures, regulatory costs, and rising mortgage rates.

Which is why we must look at reducing the cost of housing at all levels. According to the National Association of Home Builders Economics Group, nearly 25 percent of the cost of a new home nationwide can be attributed to regulations. Regulations come in many forms and can be imposed by various levels of Government.

At the local level, jurisdictions may charge permit fees, hook-up fees and impact fees, and establish development construction standards that either directly increase cost of builders and developers, or cause delays that translate to higher cost. State and Federal governments may be involved in this process directly or indirectly.

For example, restrictive building codes add thousands of dollars to the cost of the house, making it that much more difficult to qualify for a mortgage. In terms of identifying solutions to improve affordability, we must rebuild the industry's infrastructure, which in-

cludes our labor force and reliable sources of lending and building materials.

All regulations should be examined for their impact on housing affordability. Communities can reduce the cost of producing new housing by eliminating fee increases, assist with infrastructure cost, and allowing for higher density housing where the market demands it. Our aging population may want to age in place or age in community.

Creativity and options to allow this must be explored and implemented. In Indiana, the General Assembly recently concluded and passed legislation that creates a residential infrastructure fund to the tune of \$75 million over the next two years to assist in communities building out infrastructure for residential housing.

Think sewers, roads, sidewalks, etc. This transformative piece of legislation will open areas for development and reduce the infrastructure costs currently paid for upfront by the builder developer, but ultimately passed on in the cost of the home to the homebuyer.

In conclusion, our citizens, and particularly older Americans, want to choose where they live and the type of home that best meets their needs. Our industry stands ready to assist in helping to expand the availability of safe and affordable housing. Thank you, Chairman Casey, Ranking Member Braun, and members of the Committee for your time today.

The CHAIRMAN. Thank you very much. Our final witness is Domonique Howell.

**STATEMENT OF DOMONIQUE HOWELL, DISABILITY HOUSING
ADVOCATE, PHILADELPHIA, PENNSYLVANIA**

Ms. HOWELL. Chairman Casey, Ranking Member Braun, and members of the Senate Special Committee on Aging, thank you for inviting me here today to share my story. My name is Domonique Howell. I am a disability advocate from Philadelphia, Pennsylvania. I am an Independent Living Specialist at Liberty Resources in a center for independent living in Southeastern Pennsylvania.

Today, I am here to speak about the importance of affordable, accessible housing in Philadelphia and nationwide. With a population of 12.90 million residents as of 2021 in Pennsylvania, disabled residents make up at least 25 percent of the population, which equates to 2,677,350 residents.

I feel that it is imperative to focus on the needs of the disability community, while also understanding that it is not just a regional issue but a national one. Many of you may have realized that affordable, accessible housing in Pennsylvania does not meet the demands of disabled residents in need.

For decades, it has been affordable housing shortage which has continually led to chronic housing insecurity. This includes homelessness and evictions because many residents cannot afford the rising rent cost on fixed incomes.

For example, last year, the Independent Living Services Department of Liberty Resources, Inc. received an average of 100 calls per month for disabled people needing housing. This is especially true in Philadelphia, including myself.

Five years ago, my family and I, which included my then three-year-old daughter and my aging grandmother, were wrongfully

evicted due to a decision made by the owners of the property. They no longer wanted to make repairs to my inaccessible apartment, which was required by the Philadelphia Housing Authority to continue to receive payments.

The owners made the decision that they would no longer accept the subsidy which led to our eviction because we can no longer afford market rate rent on our own. With the help of some advocacy, my grandmother was able to be housed once we were evicted.

Unfortunately for my daughter and I, we were not as lucky and were denied entry into the Office of Homeless Services twice because I am a recipient of home and community based services. I receive attentive care hours.

I was seeing home and community-based services so that I can remain living independently in the community. To offer the homeless services intakes, they have stated that they cannot enter the shelter because of the services I receive.

After getting legal representation and advocating, I was able to enter the shelter, but not without lack of accessibility for a year. I slept in my power wheelchair even while in the shelter. After fighting, advocating, and sharing my personal story, my daughter and I now have a place to call home.

Even though my daughter and I now have a place to call home, it does not come without accessibility challenges. Unfortunately, even though the building we live in has other tenants with disabilities, the elevator is constantly broken, which leaves many residents, including myself, trapped in our homes, sometimes for weeks on end.

My entire life, I have had to make the decision between accessibility and affordability, as so many other Americans with disabilities do. As an example, for the first time in my life, I now have a bathroom that is accessible enough for my wheelchair to enter and be able to close the door.

As an advocate and activist personally and professionally, one of my primary focuses is to continue housing justice, because human housing is a human right and unfortunately for too many Americans, especially people with disabilities, are not being equally granted the right of housing they can afford, that is accessible.

It is my opinion that Pennsylvania and other states across the country should decrease their focus on market value development and increase their efforts to developing affordable, accessible housing to match the needs of its residents.

It is my hope that as members of Senate, you decide to take a stance and work diligently to help people with disabilities across the United States with the right of affordable, accessible housing. Thank you for your time and I look forward to answering any questions you may have. Thank you.

The CHAIRMAN. Ms. Howell, thanks very much for your testimony. I wanted to start a round of questions. My first question is for Ms. Cannington. We know that the people with disabilities face hardships. I think that is a real understatement. They face those hardships at a rate that is higher than people without disabilities. For example, they are twice as likely to live in poverty, to face a persistent wage gap, and to struggle to afford housing costs.

We have got to do more to ensure that Federal housing assistance programs are both, as we have said a number of times today, accessible and affordable for people with disabilities. I mentioned LIHTC, the Low Income Housing Tax Credit. It is the Nation's primary driver of new stock, affordable housing.

This is a good program. It has had bipartisan support for many, many years. LIHTC provides tax credits to developers who build new housing for low-income earners, but currently there is no requirement under the program as it exists today to build disability friendly housing. It is just a gap in the program.

The VITAL Act that I have introduced would have an accessibility standard for that tax credit program, ensuring that investment and building of new, affordable, and accessible housing is possible, so here is my question, Ms. Cannington, are states meeting the needs of people with disabilities through the LIHTC program?

Ms. CANNINGTON. Thank you, Senator Casey, for your question, so as you spoke to, LIHTC is the primary driver of affordable housing, and through LIHTC, all states are allocated tax credits, and each state, through their qualified allocation plan, can decide where those tax credits can be prioritized.

There are 28 states that completely, at the state level, also lack accessibility requirements, but then there are some states that are leading the way, that are adding both accessibility requirements and incentives, but the bottom line is that disabled people and older adults, no matter where they live in the country, should expect a standard of accessibility in the housing stock.

By reforming the low income housing tax credit to both increase the requirement, as well as incentivize developers to build more accessible and adaptive housing, the disabled people and older adults will increase their—our confidence level in the standard, as well as create more uniformity across the development field about what is accessible housing and how can LIHTC ensure that it drives not just affordable housing but more accessible and adaptable to all.

The CHAIRMAN. You said 28 states—

Ms. CANNINGTON. Completely lack tax credit accessibility requirements, and then there is 22 states that vary in their accessibility requirements, and so, we look to the Federal Government for leadership in that regard.

The CHAIRMAN. Well, that is an interesting breakdown of all the states. I guess one question I have is what are the characteristics of housing that is designed for the needs of people with disabilities? Describe what would be, for lack of a better word, the ideal circumstance.

Ms. CANNINGTON. Thank you, Chairman, so at the Kelsey, when we talk about disability forward housing design, we look at cross disability access, so that means not just meeting the minimum code requirements when they do exist, which is mobility and sensory, so important, but the 61 million disabled people vary. We are an incredibly diverse group.

We break down those characteristics of access in six main impact areas, so hearing and acoustics, vision, health and wellness, cognitive access, and support needs. Some of the features and characteristics that I want to lift up that are—that go beyond code re-

quirements, but by embedding them from the start doesn't have an additional cost are things like plain language leases.

Are things like wayfinding in a building, that when you implement this accessibility, these cross disability access characteristics, it doesn't just benefit those groups, but benefits all?

The CHAIRMAN. Thanks very much. I will turn to Ranking Member Braun.

Senator BRAUN. Thank you, Mr. Chairman. Mr. Wajda, you talked about in Indiana, the median home price, \$397,000. I mean, that just seems outrageously high as a median, and that is actually higher than what the median is across the country.

Interest rates, we talked about where they are. But regulation, as it comes from here especially. Can you cite a couple of the key regulations that drive costs up? And generally, they are always well intended, but then can work at cross-purposes for the affordability factor.

If you would highlight a couple of the most challenging ones from here, and then likewise coming from our own State.

Mr. WAJDA. Sure. Thank you, Senator Braun. The regulations are a huge factor, right. Take you roughly 25 percent of the cost of a home is due to regulations. I like to say that is no sticks and that is no bricks going into the house.

That is simply Government regulations that further reduce housing affordability across this great country, and so, if you look at the Federal level, it could be regulations dealing with storm water.

You know, recently a Supreme Court decided case, the Sackett case dealing with wetlands on private property are all regulations that are ultimately added to the cost. When a homebuilder and a developer is looking to develop a piece of ground, they have to take into account those regulations and pass those costs on to the homebuyer, that continues to raise the cost of housing.

At the local level, a lot of times we see architectural standards baked into local ordinances, so certain communities want housing in their community to look a certain way. They may want all brick houses, they may want certain roof pitches, three car silo garages, larger lot densities.

Those are all things that we can provide as home buyers to the consumer and to the public, but those come at a cost, and so, if we can get creative at the local level and communities can start to look at reducing lot sizes and allowing smaller houses to be built in their communities, we think we can attempt to drive down the cost of housing.

Senator BRAUN. I want to give a shout out to a company in Indiana, the Cook Medical Group, who does medical device manufacturing as its business, but it has taken on trying to make affordable housing something that they are going to try to make—weigh in on, and in talking to Steve Ferguson, the CEO of the group, he said they found a formula to get housing in a slab home, three bedrooms, and I have seen them, and they are nice starter homes, for between \$185,000 and 215,000.

Which all of a sudden, if you are there, even with today's interest rates, look what you are doing in terms of affordability. I don't know how far that goes into the income quartiles, but if you could do that—and he said the single biggest factor was getting the local

jurisdiction to stub in utilities, which most local jurisdictions can, and then it enabled him to be able to experiment to get homes built in that range. Does that happen much across Indiana, or would that be the exception rather than the rule?

Mr. WAJDA. I would say, Senator Braun, that is the exception rather than the rule, but it is certainly a creative approach that I think many large employers may want to look. If they need workforce, they are going to need to have some sort of cooperative agreement for housing for their workers.

Senator Braun and Chairman Casey, you have a lot in common in terms of the long rich history in your states of the steel mills, and a lot of those communities were built with the assistance of those steel mills back in there to make sure that they had affordable housing for their workers close to the factories, and maybe we have got to take a look at some of those cooperative partnerships moving forward with our employment community.

Senator BRAUN. Well, I think that is one example to where you don't have to look here. You can take that issue into your own hands, and we have had measurable results. I want to get final question on inflation, and that robs across the board purchasing power. It has largely offset any of the wage gains that we have made.

COVID exposed a lot of places where employers need to acknowledge that if you don't pay a living wage, you are not only going to be losing the ability to have an affordable home, many other issues as well.

I challenge employers throughout the country to make sure to take that into consideration, but what is the current status of inflation impacting building materials? Are we coming back down? Is something within sight of where we will get back to where we were pre-COVID?

Mr. WAJDA. I think, Senator Braun, lumber prices certainly have come back down, but we have seen increases in other building materials that have continued to drive the cost of housing up. We have not seen that stabilized yet.

As you see, you know, maybe the price of wood and lumber dropping back to some pre-COVID levels, but we have also seen those increases in other products that continue to challenge the market, and certainly, you mentioned with mortgage rates going up, right, the challenge to get somebody qualified for an entry level home in the United States of America is very difficult right now.

We need to do everything we can to try to drive those rates down and get the cost of materials down so we can build more houses.

Senator BRAUN. Thank you.

Mr. WAJDA. Thank you.

The CHAIRMAN. Thanks, Ranking Member Braun. I will start another round of questions, and now, we will be waiting for, and are waiting for other Senators to appear at the hearing so they can do their questions.

We will have some who will appear in this segment of the hearing, and as some of you might know, we will have to take, Ranking Member Braun and I will have to take a break to go down to a Health, Education, Labor and Pensions Committee, so going to a HELP Committee markup where we are considering legislation,

pandemic, all hazards legislation, that we have got to get done today.

We will take a break and come back, and I think at that point we will have other Senators. But for the time being, I just have a few more for this round. Ms. Howell, I will start with you. As you know, many people with disabilities and older adults prefer to remain in their homes.

We heard from Ms. Cannington, the current housing stock is largely inaccessible, forcing many to leave their communities for congregate settings, which in many instances would be a nursing home if you are an older adult. We must ensure that older adults and people with disabilities can safely age in place and aren't forced to live in an institutional setting because their home can't support their needs.

Domonique, I would ask you, how does the opportunity to have an accessible home impact your ability to remain in your own home and community?

Ms. HOWELL. Well, the opportunity that I have been afforded to have an accessible home has allowed me to be a productive member of society, a great advocate, and an even better mother.

Without the opportunity to have an accessible home, I would not be able to do any of those things. I would not be able to be an independent living specialist. I would not be able to fight for housing justice, and I would not be able to be a loving, supportive parent.

The CHAIRMAN. It is pretty fundamental just getting through your day and being a parent is so difficult. I was noting in your testimony that you said at the end of the third paragraph, "I was able to enter the shelter, but not without lack of accessibility. For a year I slept on my power wheelchair even while in the shelter." I can't imagine a year like that, but I hope—and it seems like things are a little better for you today.

Ms. HOWELL. Things are wonderful.

The CHAIRMAN. That is great.

Ms. HOWELL. A Full job and a full life, so I am blessed, but there are many Americans that are not afforded the opportunity, and so that is why I am here today. Thank you for your question.

The CHAIRMAN. I will next turn to Dr. Schuetz. I wanted to ask you about home modifications, which is part of the discussion.

People with disabilities of all ages need safe housing that supports their ability to live in their communities, but many live in homes not designed for their needs, and often they struggle to afford necessary home modifications like installing a wheelchair ramp or a zero-step shower.

These modifications help these Americans prevent accidents and maintain their independence. To help constituents, primarily older adults and people with disabilities as well as veterans, connect to resources so they can live and age in place, our Committee offers a home modification resource guide.

I am just holding it up. It is entitled, *Modifying Your Home for Accessibility and Safety*, and this particular version says, resources for Pennsylvanians. The table of contents kind of says it all.

There is a section or a chapter on resources for veterans, resources for rural homeowners, resources for SSI beneficiaries, for

older adults, for people with disabilities. Just by way of example, I was looking at the section on resources for rural homeowners.

This is how it starts. It says, the Section 504 Home Repair Program provides loans and grants to low-income homeowners to repair, improve, and modernize their homes. It also provides grants to older and very low-income homeowners to improve health and safety standards.

This is particularly focused on Americans who are in rural communities. One of my constituents, Suzanne from Venango County, that is just North of Pittsburgh, told me how her husband uses a wheelchair, but because the doors are not wide enough from their home, he can't use it in the house.

She said he has to, "crawl on his hands and knees to get inside the house and move around." Suzanne and her family use the Home Modifications brochure to find resources to widen their doorways and install stairlifts. She remarked how these changes will allow her husband to, "truly be independent," and to get around and do as he pleases.

Dr. Schuetz, how can we better strengthen and streamline national resources for home modifications?

Dr. SCHUETZ. Thanks for that question. Home modifications are a really important part of making our existing stock more accessible. It is often complicated. As Ms. Cannington said, there are a lot of different kinds of modifications that would be necessary, and it is a question of matching the home characteristics to the resident and to their needs.

It is often hard to come up with a fairly direct sort of cookie cutter version of this that can be implemented everywhere. We do know that some general rules of thumb for making programs more accessible.

First, to make sure that there is targeted marketing and outreach to eligible households so that they know that these products are available.

Second, to make sure that the application process is as easy and straightforward as possible. Reduce the administrative burden so it is easy for people to access the resources that they are eligible for.

Third, to make sure that there are trusted intermediaries who could help doing the contracting work to provide good quality work at fair prices and make sure that people aren't overpaying for those services, so those are good general rules of thumb for making the program more accessible and making sure that the funding is spent well.

The CHAIRMAN. Thank you, doctor. Ranking Member Braun.

Senator BRAUN. Thank you, Mr. Chairman. When I do visit all 92 counties in our State, by far the issue I hear even above and beyond rural broadband, affordable housing, would be workforce.

That was pre-COVID. It is probably mentioned twice as often now. In our State, we had 65,000 jobs that needed a better high school education, basic life skills. When I went to high school, you could take engine mechanics.

You could take wood or metal shop. You could learn to weld. You had those kinds of parts of your curriculum, and I think prepared you whether you are going to enlist, go into employment right out of high school, or get further education.

Where are we at in our own State? I know when I was in the State Legislature, it was always talked about. It seemed like we never kind of aggregated our efforts toward it, and how big a deal is it? Do we have enough electricians and plumbers and let alone all the other kind of skills you need to build a home? How are we doing in Indiana?

Mr. WAJDA. Great question, Senator Braun, and the challenges are certainly there in all sectors of the construction industry, whether it is residential construction, commercial construction, road building.

You know, for example, our membership in our association was over 7,000 member companies across the State of Indiana before the Great Recession. Now we have shy of 3,000 members. A lot of those companies closed their doors. A lot of those folks went to a different occupation and didn't come back into the construction industry.

We have an aging workforce that is aging out of the construction industry, and we haven't backfilled enough positions with our younger generations that—to let them know there are great careers in the construction industry and can make a very good living for themselves and their families if that is the pathway that they desire.

We are making a very strong, concerted effort with all of our partners in the construction industry, commercial union, nonunion, and residential as well, to let them know there are great careers out there. You can make a very good living. If you choose to go to a four-year institution, that is great, but you don't have to.

You can go in and become an electrician, a plumber. We need more of those than you can imagine right now. They are in high demand, and if you are willing to get a little dirty and work hard, you can have a great living for yourself and your family.

Senator BRAUN. Well, it is good to let that out there so people know that is a place to go, and where the cost of post-secondary education has gone—is pricing itself out of the market. We are going to have to—you know, STEM degrees are under produced in Indiana, for instance, and we need more of them to fill that high demand, very high pay niche, but then you have got a high demand, high wage jobs that even through COVID have become more so, and if we, through the guidance that you get in high school, companies need to reach out to their middle schools and high schools to get involved.

Garrett High School, for instance, near Fort Wayne, they bought acreage next to their high school and they build a home each year, and the kids love it. They are going to make more money in many cases than most four-year degrees would produce, and they are going to have a job from the day they get their diploma.

A job that can pay for the things you need in this life, so I think education has got to come along to be part of the solution, because if you are not getting enough, you are going to have to pay even more to get people into the field, and I remember too Indiana Manufacturers Association, they wanted just the school system to produce that perfect employ mix that they needed.

Well, that wasn't happening. That was as recently as eight years ago. I see that occurring too in some of the companies that are hav-

ing the least amount of trouble hiring people are communicating with their local school systems, and then kids, they get those general high schools, and the parents get the information of high demand, high wage cost of education, career wages. We can do a better job of getting people in places where we need it, and housing would be one of those places.

It seems like we have got a lot of room to improve as well, but it does look like we are making steps in the right direction.

Mr. WAJDA. Senator, I would agree, and right as I mentioned earlier, with the loss of so many subcontractors and building industry professionals coming out of the last recession, if you have—if you are a residential homebuilder and you call five plumbers and get quotes for a project, you are going to get a competitive bid.

Today there might only be one plumber in town to give you that bid, and so, all those factors go into the affordability challenges that we are seeing today as we need more workers, we need more competition to try to continue to drive that cost of providing that service.

Senator BRAUN. That is very good. Thank you.

The CHAIRMAN. Thank you, Ranking Member Braun. As I said, now we will take a break. The Committee will recess until 11:00 a.m.

[Recess.]

The CHAIRMAN. The Committee will now resume the hearing, Laying the Foundation. Housing, Accessibility, and Affordability for Older Adults and People with Disabilities. I will turn to my colleague, Senator Kelly, because he was here when I walked in the door and he is, as always, on time. Senator Kelly.

Senator KELLY. Thank you, Mr. Chairman. Dr. Schuetz, and Ms. Cannington, Mr. Wajda—did I pronounce that right—and Ms. Howell, thank you, all of you, for being here today. This is a very important issue.

This question is for Dr. Schuetz. My State of Arizona is currently dealing with a rather historic heat wave multiple days in a row in Phoenix, where the temperature has hit at least 110 degrees. The other day when I was there, it was 118 and it has been above 110 pretty much every day of the month here in July.

The National Weather Service indicates that temperatures are going to remain above average for the rest of the month, and you have probably seen some of these headlines, and I expect you have also seen headlines on the study that found out that if there is a blackout in Phoenix during a heat wave, 50 percent of the city's population could possibly need emergency medical attention.

Phoenix has a population of over—Maricopa County is about half the population of the State, so over three million people. Now, we are fortunate that Phoenix has a pretty strong electrical grid, but these extreme weather events are happening more frequently, and the low temperatures aren't really that low anymore.

We know that older adults are at risk due to extreme heat, and if you are in an older home, you are more likely not to have air conditioning. We have seen that last week with some individuals. You are also not likely to have effective insulation in an older home or you are not likely to have window shading, all of which can become very dangerous in these times of extreme heat.

The Federal Government, by the way, supports weatherization assistance, which can make homes safer and better prepared to respond to extreme weather events, but Dr. Schuetz, are we maximizing the use of these resources from the Federal Government that supports weatherization assistance?

Dr. SCHUETZ. That is a great question. Thanks, Senator Kelly. The short answer is no, we are not doing a great job of getting the weatherization money into the hands of people who need it and into homes to provide all the sorts of adaptive features that you mentioned. We talked before the recess that there are a number of ways that in general home retrofits could be made easier.

The weatherization program is undersubscribed. A lot of people who would be eligible for assistance don't know that they are eligible and so don't apply. It is a very onerous process to apply and get access to that, to go through the screening process for income, to have the home energy audit done.

Thinking about ways to make that easier to access. This also should work nicely with some of the funding in the Inflation Reduction Act that is more focused on energy efficiency.

The two of those together, so things like insulation and replacing windows and doors, upgrading heating and cooling systems, particularly cooling systems in Arizona, those are really important for making the homes safer and healthier for people, and bringing down also energy usage so that people are spending less on their energy bill and the system stays current.

Senator KELLY. Have there been any surveys done to try to determine how many—like what percentage of the population that is eligible even knows—know that these programs exist?

Dr. SCHUETZ. I would have to look to see. I mean, the programs are pretty undersubscribed. Each state administers the weatherization assistance program a little bit differently, and so, some states have been more proactive about doing outreach. Maryland has done quite a lot of that to encourage people who are eligible to know about it, but that is a great question. I can look up those figures for you.

Senator KELLY. Okay, thank you, and miss—or Dr. Schuetz, on a different but somewhat related subject, you know, one of the things I hear from affordable housing stakeholders all the time is the need for zoning reform to allow for some creative solutions to build new affordable housing.

I had some, you know, folks in my office just yesterday, including a woman who was—has been homeless, and we were discussing, you know, how do we get more affordable housing in the State of Arizona. One of the suggestions and one of the things that came up, you know, was something that Tucson, Arizona, locally did, which was allowing for the construction of accessory dwelling units, ADUs, on single family properties, but that is not statewide, and these independent living situations are popular and carry a lot of benefits, including proximity to family caregivers to support older adults and individuals with disabilities.

Dr. Schuetz, in your testimony, I understand you have highlighted house zoning rules that prohibit all structures except single family detached homes create direct barriers to building accessible homes.

Recognizing that so much of housing policy happens at a state and local level, can you expand on your recommendations for how the Federal Government can support or incentivize state and local efforts to pursue zoning reform?

Dr. SCHUETZ. Absolutely. There is actually a lot of experimentation going on at the state and local level. Places like Tucson, states like Utah, that have been doing state level reform, and one of the really useful things that HUD could do is keep track of all of the reforms that are going on, make sure that the lessons we are learning for what works and what doesn't in different housing markets is accessible.

Providing really simple, straightforward guidance. If you want to make ADUs work, here is a two pager of the do's and don'ts so that the state and local officials can get access to that. There is a lot of interest by elected officials at the state and local level in learning more about how this works and there isn't really a good source of information or technical assistance.

That would be a very easy thing that HUD could do more of, in combination with targeting some of the transportation and infrastructure funds, to encourage more zoning reform.

Senator KELLY. We could probably do that even without legislation, I would think. I mean, just encouraging HUD to do that, so I will make sure that my staff works with you, and we can try to address this issue. Thank you.

The CHAIRMAN. Thank you, Senator Kelly, so I turn next to Senator Ricketts.

Senator RICKETTS. Thank you, Mr. Chairman, and thank all of our witnesses for being here today. I want to build on what Senator Kelly was talking there with regard to zoning. You know, owning a home is part of the American dream.

When I talk to my constituents, specifically in Omaha, who are home builders, one of the challenges is they talk to me about is all the extra red tape that has come over the past several years with regard to, you know, not only the zoning, but all the regulations that go along with the codes and so forth like that, and that that is creating a barrier to building affordable housing.

That would impact our seniors, and so, Mr. Wajda, you are with the homebuilders as well. A lot of my constituents tell me that the things, the regulations they face are local examples of what the State or the Federal government is promoting, and that is creating some of the costs and the burdens that they face.

Can you talk to me a little about what can the Federal Government be doing to maybe help with cutting that red tape and helping our homebuilders build more affordable homes?

Mr. WAJDA. Sure, Senator Ricketts. Thank you for the question, and a great example at the Federal level is uncoupling some legislation that has been passed that requires states and local communities to adopt the most recent addition of the building codes.

For example, the adoption of the 2021 International Energy Conservation Code can add as much as \$31,000 to the price of a new home and can take as long as 90 years for homeowners to see a payback on their investment.

At a time when we are facing an affordability crisis across the country, passing the most recent addition of an updated energy

code, which does very little to increase the energy efficiency in already efficient new construction—I think, you know, we could see as a country, much bigger bang for your buck, looking at retrofitting some of those older homes, as we talked about and some of the weatherization programs and others that could really increase energy efficiency but not saddle potential new home buyers of new homes from those increased cost.

Senator RICKETTS. You know, was there a cost benefit analysis done on that? I mean, because the numbers are getting pretty shocking, that would increase the cost of a home by that much when there are lower costs, readily available ways to be able to help improve on energy efficiency. Was there a cost benefit analysis done on that?

Mr. WAJDA. Yes. I think they look at some of those things and most codes are then adopted, the international codes are then adopted by states uniformed or they make tweaks to those depending on which state you are from and, or in local communities.

A lot of state and local communities may take the international code and then change that to try to reduce those cost increases at their local level, but you know, we work very closely with our National Association to make sure that policymakers are aware of when new regulations are going to be passed, what that impact is going to be on their constituents in their home states.

Senator RICKETTS. When you say international code, help educate me on that. Why is it called an international code?

Mr. WAJDA. The International Code Council is a code writing body. It is a nonprofit organization that actually writes the codes and then states adopt those international codes in their states, but it is a group of folks that get together to promulgate, write new codes, and ultimately sell code books.

Senator RICKETTS. Who are they accountable to?

Mr. WAJDA. They have a governing body.

Senator RICKETTS. Who is that? Who makes up their governing body?

Mr. WAJDA. Various interest groups and local government officials, typically.

Senator RICKETTS. It is not an elected official body that is overseeing that.

Mr. WAJDA. Could be the local building inspector, could be from a community that is on the ICC board. You know, very, very interest—a lot of times maybe they are looking at safety and not necessarily safety and affordability.

Senator RICKETTS. You said there is also—so is there also a potential for conflict of interest there from that standpoint of the people who are sitting on that, who are creating these codes, that may then benefit from the codes that they are creating?

Mr. WAJDA. I think a lot of the things that we hear from our members of our organization is a lot of product manufacturers are very engaged in the code writing process, and a lot of times that if you add a product to the code, that could increase the cost of housing. Obviously then local states, the states and local communities have to look at that and say, is this something that we want in our home state?

A lot of times we have to then pull that section out of the code or learn to live with it and pass the cost on to the potential home buyer.

Senator RICKETTS. Is there a way to—do you have any thoughts on how to reform that process?

Mr. WAJDA. I think having a more balanced approach so that you have all sectors of the residential construction industry at the table with an equal voice and making sure that not—we are taking into account not only safety but also affordability.

As you mentioned early, really taking a look at that cost benefit analysis of every new edition of the code that is going to be promulgated to make sure that the people that are going to be enforcing those new regulations understand the costs they are passing on to their constituencies.

Senator RICKETTS. Great, and thank you very much. I appreciate it.

Mr. WAJDA. Thank you very much.

Senator RICKETTS. Thank you.

The CHAIRMAN. Thank you, Senator Ricketts. We will turn next to Senator Warnock.

Senator WARNOCK. Thank you very much, Chair Casey. In addition to the Aging Committee, I also serve on Banking and Housing, and it is exciting to see those two Committees intersect on such an important issue.

Over the past year, I have been working to improve the low-income housing tax credit, or better known as LIHTC. Ms. Cannington, how do states meet the needs of people with disabilities through the LIHTC program?

Ms. CANNINGTON. Thank you so much, Senator Warnock, for your question, so as I spoke to in my testimony, LIHTC, as the Nation's primary driver of affordable housing, is impacting positively the supply of affordable housing across the country, and yet there are still gaps in the program in that it does not uphold a standard of accessibility that people with disabilities and older adults need across the country.

Through Federal guidance both and reform, we can create incentives and requirements within LIHTC to ensure that regardless of the state that an individual lives in, that they can expect that there is going to be a supply of housing that is more accessible and adaptable. There also is a need for more data transparency and data collection.

We are—you know, we know that less than five percent of our Nation's housing stock is accessible. We know that disabled people and older adults experience poverty at higher rates and need accessible housing.

The supply of affordable, accessible housing is even less, and so how can we ensure that the largest driver of affordable housing, LIHTC, really gives us an understanding of the supply that it is rehabbing and constructing and noting what that supply—how that supply is meeting the needs as well as not meeting the needs of Americans across the country.

Senator WARNOCK. Lack of inventory, availability of affordable housing for people in general, particularly marginalized populations.

Then persons dealing with that at the intersection of disabilities, that supply is even lower, so we have got a lot of work to do, and that is why last year I introduced the Housing Market Data Transparency Act, which requires state housing finance agencies to submit data annually about properties receiving.

Ms. Cannington, how could better data about the LIHTC program inform better policies and improve the lives of Americans aging in place and adults with disabilities?

Ms. CANNINGTON. Thank you again for that question, Senator, so as we know and your legislation speaks to, multiple GAO reports have suggested that Congress should consider designating an agency to regularly collect and maintain specified cost related data, and we need to ensure that the data also collected is related to both levels of affordability and accessibility.

For example, Congress can then connect data on the number of homes funded by LIHTC based on AMI to track how the program serves people across incomes. That can also be the same in regards to accessibility.

We—you know, we need more research to be done and more attention to access and inclusion across the housing infrastructure, and if LIHTC, which is the primary driver of affordable housing, is really not taking into consideration the needs of the largest minority in this country, we are missing the mark.

Senator WARNOCK. Well, thank you so much. I agree, and I believe that increasing program transparency and data integrity of the LIHTC program would further underscore the program's record of success and allow us to have more accurate data, and this is not data for data sake. Improved data transparency in the LIHTC program would then help inform policies and meet the needs of people with disabilities and Americans aging in place. Thank you so much for your advocacy on this issue and for your testimony today.

The CHAIRMAN. Thank you, Senator Warnock. I know we are awaiting I think at least one more Senator, and so I will ask another question. I want to note for the record something I didn't do earlier. The—I mentioned the modifying your home for accessibility and safety, this new publication, and this version is for Pennsylvania, but it has also been translated into Spanish.

We have that resource available. I will turn for my question to Domonique Howell. You mention your testimony, if your home is properly accessible, it can make an immense difference and allow you to live independently and be integrated into your community.

People with disabilities have historically been underrepresented in property development, and the expertise and leadership of people with disabilities is critical to the creation of more accessible homes.

Your lived experience and work highlight the need for more people with disabilities to be included in the conception of and development of affordable and accessible housing, so housing is made better for all Americans. Can you share the importance of including the voices of people with disabilities and advocates in housing development?

Ms. HOWELL. Thank you for your question, Chairman. First and foremost, I think that representation matters, so we need to be at the table so that people can see us and know our stories, and know

what accessibility looks like firsthand, whether it is physical, whether it is cognitive, whether you are a deaf individual.

I think that if we are at the table and we help develop it, it will help design and create more affordable housing the best way we know how. If you lived the experience, you know the experience, so you are the best person to develop it because you know what you need as a disabled individual.

The CHAIRMAN. Yes. That makes a lot of sense. Dr. Schuetz, I wanted to turn to you again. We know that many older adults provide care for their grandchildren, grand families as we have come to know them. These older adults may not have the physical infrastructure features in their home to accommodate raising a young child. Features include single floor living, zero step entrances, and hallways and doorways wide enough to accommodate wheelchairs, walkers or strollers. These not only make homes more accessible for older adults, but also for young children. As we have learned today, finding housing that meets these criteria is challenging. I have introduced bipartisan legislation called the Grand Family Housing Act, which would support housing providers in creating stable living environments for grand families and kinship families. Doctor, how can we better support the accessible housing needs of multi-generational families, particularly those who are raising young children?

Dr. SCHUETZ. That is a great question, Senator. We know that people have figured out ways to live in extended families and multi-generational families forever. People figure out ways to do this organically.

Many of the rules that we have been talking about at the local level, zoning rules, make it hard to build the kinds of homes that accommodate that, so a very typical example used to be you would buy a duplex or a triple decker house and have different parts of the same family live together and provide care but have different units.

We have talked some today about accessory dwelling units, which are a great way to provide a unit on the same property that can either accommodate a caregiver, adult children, older adults who want to live with their younger children.

These kinds of diverse structures provide an ecosystem of housing that supports a lot of choices, and if we take away some of the regulatory barriers and allow these to be built, including allowing conversions to happen in existing properties, then we provide a wider range of options and people can choose the option that works best for themselves and their families.

The CHAIRMAN. Thanks very much. Senator Ricketts, do you have any other questions?

Senator RICKETTS. Yes. Great. Thank you, Mr. Chairman. You will have to tell Senator Braun I was trying to schmooze him while he was—he was supposed to be here for this so I could say I was going to compliment him on his introduction to his leadership of the Middle Class Borrower Protection Act, which I co-sponsored, but he is not here, so you have to tell him that I was trying to compliment him when he wasn't—

The CHAIRMAN. I will make sure to do that.

Senator WARNOCK. Thank you, but it is concerning when the Administration wanted to change the low level pricing for families, that you are essentially taxing the American dream. You are rewarding people who weren't making as good financial decisions and punishing people who were doing the right thing with regard to their financial decisions, who had better credit scores and so forth, and that is obviously very concerning measure. Mr. Wajda, in your opinion, what specific impact analysis or studies should be done before you make changes like this that are going to change this single-family pricing framework?

Mr. WAJDA. Senator Ricketts, thank you very much for your question. Our National Association expressed concern about the increased upfront delivery fees for many borrowers with the new LLPA matrices when they came out May of this year.

Whether it is paid as a closing cost fee or through increased interest rates, increasing the LLPAs only serve to act as a tax on homeownership in an extremely vulnerable market.

However, our industry believes that Congress should remain focused on the comprehensive reform of the housing finance system and certainly understand that when those fees are passed on, right, there is a cost to homeownership across the country.

Senator RICKETTS. What sort of collaboration or input should be received before making changes like this? Like, how would you structure this to advise the Administration before they make changes in this kind of policy?

Mr. WAJDA. Senator Ricketts, I think having that discussion with the various stakeholders and how it is going to impact certainly the housing industry as a whole, bringing those stakeholders into those conversations and having that dialog on the front end, we certainly could have had that conversation to make sure any change and what that impact was going to be on housing affordability.

Senator RICKETTS. To your knowledge, do you know of any sort of collaboration, input, forums, public meetings, anything like that the Administration did before considering this?

Mr. WAJDA. I certainly have to check with our National Association staff on that and whether there was any collaboration between those organizations.

Senator RICKETTS. You are not aware of any personally?

Mr. WAJDA. None, to my knowledge. No, sir.

Senator RICKETTS. What kind of implications do you think this would have for housing affordability if this rule were in place?

Mr. WAJDA. I think certainly any fees that are passed on have to be, whether it is passed on in the cost of a mortgage or passed on to the homebuilder and ultimately to the homebuyer, any increase in the cost of housing is going to price people out of the market.

Senator RICKETTS. It is going to actually lead to less accessibility rather than more accessibility, correct? Is that fair?

Mr. WAJDA. Yes, sir.

Senator RICKETTS. Yes. Thank you very much. I appreciate that. Thank you, Mr. Chairman.

The CHAIRMAN. Thank you, Senator Ricketts. I will move to my closing statement for the hearing, and if our colleague arrives, they can be slotted in before we adjourn, and I want to thank Senator

Ricketts for coming back to the hearing and also standing in for Senator Braun. We are grateful for that. It is a busy Thursday, and we have multiple competing Committees all at the same time, so we are grateful for his work.

As we conclude the hearing on accessible and affordable housing for older adults and people with disabilities, it is imperative that we understand the need for stable, high quality housing to ensure the well-being of older Americans and Americans with disabilities.

Today's witnesses have talked about the importance of increasing the stock of accessible and affordable homes, as well as embedding accessibility into housing standards. Accessible housing includes features people may need to live independently like wider doorways, clear floor space for wheelchairs to move throughout the home, low countertops, assistive technology, and grab bars in bathrooms.

Accessible design is essential to ensure the inclusion and active participation of all people in society—accessible housing that ensures all people have access to a home they can live in, and as we have heard today, living in well fit homes ensures community engagement, professional opportunities, and educational options.

Building accessible homes requires joint efforts and the active participation of everyone, from people with disabilities, to developers, to advocacy organizations, to Federal and State governments, and the unfortunate reality is that millions of older Americans, of people with disabilities see accessible housing only as a dream.

People like Domonique, who said, “my entire life I have had to make a decision between accessibility and affordability, so many other Americans with disabilities do daily.” No one, no one should have to make that choice. Domonique's comment, as well as the ones made by other witnesses, reinforces the lack of accessible homes and the challenges older adults and people with disabilities face when trying to find and pay for these homes.

The five percent of national housing stock with even basic accessible features is clearly inadequate when 26 percent of our fellow Americans have a disability. I mentioned earlier the VITAL Act which incentivizes the building of affordable homes that are also accessible.

As members of Congress, we must continue to commit to ensuring investment to increase the stock of accessible and affordable housing to meet the needs of millions of people with disabilities and older adults.

I want to thank you for your testimony, and I will now turn to Senator Warren.

Senator WARREN. Thank you, Mr. Chairman, and thank you very much for holding this hearing today. Such an important topic. The housing shortage is a national emergency that lies at the root of what makes buying or renting a home, the single largest line item in most families' budgets, so wildly unaffordable to too many Americans today.

We know how to solve the problem. We need to build more housing, and not just more housing, but more of every kind of housing. Housing for seniors. Housing for people with disabilities. Housing

for veterans. Housing for families with children. Housing for single people. Housing for first time buyers, and on, and on.

That undoubtedly will require new housing development and construction, and I believe we need serious Federal dollars to help make this happen, but there are also things that we can do to make the most of the construction that we already have.

For example, towns all across this country are taking a look at their unused nonresidential properties like office space or long abandoned public buildings, to see if those spaces could better be used to serve their communities as housing.

Dr. Schuetz, you have extensive experience studying the housing market. Now, property conversions may not work everywhere, all the time, but we are seeing communities successfully using housing conversions to create accessible and affordable housing for some groups.

Are you seeing this as a way to produce more housing for older Americans, for people with disabilities, and for other groups?

Dr. SCHUETZ. Absolutely. Conversion of nonresidential buildings to housing can add substantial amounts of housing. If we look at cities like Los Angeles, for instance, the downtown converted a lot of empty office buildings, and they work really well for accessible units because there are already tall buildings equipped with elevators, so they can work really well in some contexts.

Senator WARREN. Yes. You know, I want to say we are doing some of this in Massachusetts right now. Over the last few years, we have seen creative projects to convert existing nonresidential construction to homes for older Americans and for the broader population.

In New Bedford, a 114-year-old textile mill is being converted into apartments for lower and middle income adults aged 55 and older. In Salem, two century—I am going to say this wrong. In Salem, two century old Catholic schools are being converted to a mixed income apartment for seniors and artists.

Earlier this month, Boston Mayor Michelle Wu announced a bold pilot program to immediately create residential housing out of unused office space, and there is a lot of it, with about one in five of every commercial office building in downtown Boston currently vacant.

Federal investment in converting formerly nonresidential properties into housing could help more communities expand their housing supply in a way that fits the needs of target populations, like older adults who need accessible and centrally located homes.

Accessory dwelling units, or ADUs, another tool that communities can use to get the most out of their existing construction. These units tend to be on the smaller side, something that homeowners can build on their own property, and then use it as rental housing.

Think of a mother-in-law unit on the back of the lot, or maybe an efficiency apartment over a garage. Dr. Schuetz, could you say a word about how accessory dwelling units help address the housing shortage, especially among older adults?

Dr. SCHUETZ. Accessory dwelling units can fit in a couple of ways. They can provide a space on the property for a caretaker to live, or they can provide a space for adult children to move in. I

would point to both California and Utah as States that have done a lot to push making accessory dwelling units easier to build at the state level.

Senator WARREN. Ms. Cannington, would you like to add to that? You seem engaged in this conversation.

Ms. CANNINGTON. Thank you so much, Senator. I just want to add the importance of both a carrots and sticks approach to the affordable, accessible, and inclusive housing crisis that we have. It is, you know, it is essential that we have accessibility requirements that accurately reflect the needs of the growing, disabled, and older adult population.

The bottom line is, without incentives, the developer field will only continue to see access as a compliance issue, but what we know is that access is an opportunity for everyone to thrive at levels that we have really never been able to fully realize in this country.

Senator WARREN. I think that is a really powerful point here. You know, this is something where—my view on this is more is more. We need more. In the last few years, several towns on Cape Cod have agreed to reform their zoning laws to allow for the creation of ADUs to boost the supply of year round housing for residents.

Local advocacy groups have stepped up to provide modest financial incentives and practical assistance to homeowners to help them get ADUs in place. I get it, ADUs and conversions may not work everywhere. Every community's housing stock is different and particular needs are different.

There is no getting around the need for a major Federal investment if we want to close the housing gap, but we can also help move the needle with more targeted Federal investments that support and expand communities' efforts to boost their housing stock and to ensure that everyone, and I want to underline everyone, has access to safe, accessible, and affordable place to live. Again, thank you, Mr. Chairman.

The CHAIRMAN. Senator Warren, thanks very much, and thanks for being with us today. I will wrap up by saying that I want to start by thanking each of our witnesses for their time today, their testimony, the experience, both life experience as well as professional experience.

I also want to thank you for your patience in allowing us to have a break in between so Senator Braun and I could get to the HELP hearing.

I will be submitting nine additional statements for the record from various constituents and stakeholders from Pennsylvania who have experienced issues with finding accessible and affordable housing and are calling on the need for more development.

If any Senators have additional questions for the witnesses or statements to be added to the record, the hearing record will be kept open for seven days until next Thursday, July 27th.

Thank you all for participating today. This concludes our hearing.

[Whereupon, at 11:35 a.m., the hearing was adjourned.]

APPENDIX

Closing Statement

**Closing Statement of Senator
Mike Braun, Ranking Member**

Today, we heard from experts, advocates, and those with lived experience in dealing with housing unaffordability, inventory shortages, and accessibility.

More housing needs to be built in order to lower prices.

States and localities are on the front lines of housing affordability and accessibility issues.

They are best positioned to make meaningful policy decisions to help bridge the gap between housing inventory and demand.

Federal bureaucrats should not step in the way. We must do more to address federal regulatory burdens.

Dangling money over states in exchange for updating their energy codes will result in new homes becoming more expensive, putting them out of reach for middle class Americans.

Harmful changes to the mortgage fee framework have resulted in increased mortgage interest rates for many people to subsidize riskier borrowers with worse credit scores.

The ability to achieve the American dream of homeownership is in peril as housing today is less affordable than it has ever been.

When 75% of Hoosiers are unable to afford the median price of a new home under President Biden's economy, we know there is a serious issue.

I look forward to working with my colleagues on both sides of the aisle to make homeownership and reasonable rent more attainable.

I am glad we had this hearing today and I thank Chairman Casey.

I yield back.

Prepared Witness Statements

U.S. Senate, Special Committee on Aging**Written Testimony for Hearing on “*Laying the Foundation: Accessible and Affordable Housing for Older Adults and People with Disabilities*”**

Jenny Schuetz

July 20, 2023

Chair Casey, Ranking Member Braun, and Members of the Committee, thank you for the opportunity to testify on the critically important issue of Accessible and Affordable Housing for Older Adults and People with Disabilities. It is an honor to be here before you today. I am grateful for your leadership and attention to this issue.

My name is Jenny Schuetz. I am a Senior Fellow at Brookings Metro. The views expressed in my testimony are my personal views and do not reflect the views of Brookings, other scholars, officers, or trustees.

My testimony will address several aspects of housing accessibility and affordability, including:

- National and regional trends in housing supply;
- New construction and retrofits of existing homes; and
- Roles for private capital and public investment.

Housing affordability challenges for older adults and people with disabilities reflect a persistent housing shortage across the U.S.

The past decade has seen increasingly tight housing markets due to strong demand and limited supply. Since the Great Recession, the U.S. has not built enough housing to keep pace with demand created by job and population growth, leading to historically low vacancy rates and rapidly rising costs.¹ Researchers estimate that the U.S. needs roughly 3.8 million additional homes nationally to address this gap.² Regions with strong labor markets, such as coastal California, Greater Boston, New York City, and South Florida, have built too little housing for more than 30 years.³ The increasing prevalence of hybrid and remote work during the COVID-19 pandemic has exacerbated housing shortages in previously affordable regions, including

¹ Jared Bernstein, Jeffrey Zhang, Ryan Cummings, and Matthew Maury. 2021. Alleviating supply constraints in the housing market. White House Council of Economic Advisors. <https://www.whitehouse.gov/cea/written-materials/2021/09/01/alleviating-supply-constraints-in-the-housing-market/>

² Sam Khater, Len Kiefer, and Venkataramana Yanamandra. 2021. Housing Supply: A growing deficit. Freddie Mac Research note. <https://www.freddiemac.com/research/insight/20210507-housing-supply>

³ Chang-Tai Hsieh and Enrico Moretti. 2019. "Housing Constraints and Spatial Misallocation." *American Economic Journal: Macroeconomics* 11(2): 1-39; Joseph Gyourko and Raven Molloy. 2014. Regulation and Housing Supply. National Bureau of Economic Research working paper; Edward Glaeser and Joseph Gyourko. 2018. The Economic Implications of Housing Supply. *Journal of Economic Perspectives* 32(1): 3-30. Jenny Schuetz. 2022. Fixer Upper: How to repair America's broken housing systems. Brookings Institution Press. U.S. Department of Housing and Urban Development, 2021, Eliminating Regulatory Barriers to Affordable Housing: Federal, State, Local, and Tribal Opportunities.

Austin, Texas, Salt Lake City, and Charleston, S.C., as well as some rural areas in demand for seasonal and vacation homes.⁴

The overall housing shortage and lack of diverse housing options are not simply natural outcomes of market forces. Local governments across the U.S. have adopted policies that make it difficult to build more homes where people want to live.⁵ Zoning rules such as apartment bans and large minimum lot sizes decrease the amount of new construction, especially of small, moderately priced homes. States and localities often impose complex discretionary development processes, such as requiring multiple public hearings or lengthy environmental reviews, that make new housing more expensive.⁶

Zoning rules that prohibit all structures except single-family detached homes create direct barriers to building accessible homes. Single-family homes are less likely to have accessible features, such as a no-step entry into the home or a bedroom and bath on the main living floor.⁷ Accessory dwelling units (ADUs) are becoming increasingly popular among older homeowners as means to allow family members or caretakers to live nearby.⁸ Historically, duplexes and triplexes have enabled multiple generations and extended families to live together—an important source of informal caregiving. Many older adults and people with disabilities need or prefer fully accessible apartments in elevator buildings. Yet all of these diverse structure types are illegal to build on the majority of residential land in communities across the U.S.⁹ About 12% of Americans—32 million people—are living with a disability, but less than 5% of homes are accessible for people with moderate mobility difficulties.¹⁰ The lack of small, accessible homes in many neighborhoods limits the ability of older adults—80% of whom live alone or with a partner—to right-size their home while staying in the same community.¹¹

Policy recommendations

Regulations that determine the amount and type of new housing production are primarily the responsibility of state and local governments. However, the federal government has some policy levers that could help expand the supply and diversity of housing. Congress should create financial incentives for local governments to revise their zoning in favor of allowing a wider range of structure types, and better integrate federal investments in housing, land use, and transportation. These types of policies already have bipartisan support in Congress and are included in the bipartisan infrastructure law.¹² Local governments and regional planning

⁴ John Mondragon and Johannes Wieland. 2022. Housing Demand and Remote Work. NBER working paper 30041.

⁵ Hsieh and Moretti 2019; Gyourko and Molloy 2014.

⁶ Amy Dain. 2019. The state of zoning for multifamily housing in Greater Boston, Housing Toolbox. Barbour, Elisa and Michael Teitz. 2005. CEQA Reform: Issues and Options. Public Policy Institute of California.

⁷ Harvard University Joint Center for Housing Studies. 2019. Housing America's Older Adults.

⁸ <https://www.aarp.org/home-family/your-home/info-2020/accessory-dwelling-unit.html>

⁹ Emily Badger and Quoctrung Bui. 2019. Cities start to question an American ideal: A house with a yard on every lot. New York Times.

¹⁰ Popkin et al. 2022. People with disabilities in the U.S. face urgent barriers to housing. Urban Institute brief. U.S. Department of Housing and Urban Development. 2015. Accessibility of America's Housing Stock: Analysis of the 2011 American Housing Survey.

¹¹ JCHS Housing America's Older Adults 2019.

¹² U.S. Congress, Senate, "Yes In My Backyard Act," S.B. 1919, 116th Cong., 1st sess., introduced in Senate on June 20, 2019. U.S. Congress, Senate, "Housing Supply and Affordability Act," S.B. 5061, 116th Cong., 2nd sess., introduced in Senate on December 17, 2020.

agencies would also benefit from federally funded technical assistance and clearer guidance on what types of zoning reforms work best in different local housing markets—tasks that fall well within the scope and mission of the U.S. Department of Housing and Urban Development.

Accessible housing and the housing needs of people with disabilities is a serious omission in publicly available data and academic research. Federal agencies including HUD, HHS, and the Census Bureau should explore ways to address knowledge gaps and support high-quality policy-relevant research on these topics.

Rising housing costs create more financial stress for low-income households and people living on fixed incomes

The supply shortage, combined with strong demand, has put upward pressure on housing costs. Housing cost burdens among low- and moderate-income households have been rising for several decades.¹³ The poorest 20% of households spend more than half their income on housing costs, leaving too little money to cover food, transportation, health care, and other necessities. Yet only one in four eligible renters receives any federal housing subsidy.¹⁴ Among low-income people with disabilities, the share of those receiving housing assistance is even lower: about 16% of low-income disabled Americans receive housing subsidies.¹⁵ Rapidly rising housing costs are particularly challenging for people living on fixed income sources, including older adults and people with disabilities, who rely on social security, pensions, and supplemental security income (SSI).

Homeownership has been the primary mechanism for wealth-building in the U.S., and historically, older adults have relied on housing equity for financial security in retirement. Older homeowners who have paid off their mortgage have lower monthly housing costs than owners with an outstanding mortgage. Owning—with or without a mortgage—provides greater stability and predictability of housing costs over time than renting, because landlords can raise the rent at the end of the lease period (typically one year).

Two recent trends among older adults are creating greater housing insecurity than in previous generations. First, an increasing share of older adults are renters, in part due to the lingering effects of the 2007 foreclosure crisis. Second, older homeowners have higher debt levels—they are more likely to have a mortgage and larger mortgage balances.¹⁶ Even among older homeowners who have paid off their mortgage, other housing expenses—property taxes, insurance, and maintenance costs—account for a large portion of their monthly budget. Older homeowners tend to reduce spending on home maintenance over time, which can create unsafe or unhealthy living conditions.¹⁷

¹³ Jeff Larrimore and Jenny Schuetz. 2017. Assessing the severity of rent burden on low income families. Board of Governors of the Federal Reserve System FEDS Note.

¹⁴ Center on Budget and Policy Priorities. 2021. Policy Basics: Federal Rental Assistance.

<https://www.cbpp.org/research/housing/federal-rental-assistance>

¹⁵ Popkin et al 2022.

¹⁶ JCHS Housing America's Older Adults 2019.

¹⁷ Jaclene Begley and Laurent Lambie-Hanson. 2015. The home maintenance and improvement behaviors of older adults in Boston. *Housing Policy Debate* 25(4): 754-781.

In addition to housing costs, older adults and people with disabilities also incur expenses for supportive services. Many people need help with activities of daily living, such as eating, bathing, and dressing, or instrumental activities of daily living, such as managing medications or grocery shopping.¹⁸ Housing subsidies such as vouchers are not designed to cover the additional cost of services, just as health care subsidies are not intended to pay for rent.¹⁹ In-home care—whether provided by family members, community groups, or paid care workers—often falls in the gray area outside of traditional policy silos.

Policy recommendations

Congress has several channels to relieve financial stress created by high housing costs. The most direct, straightforward way to help low-income older adults and people with disabilities afford safe, decent-quality housing is to give them money. Increasing funding for housing vouchers or making the Earned Income Tax Credit payable monthly instead of annually would be effective tools to support financial stability for low- and moderate-income households.²⁰ Providing flexible support is particularly helpful for people whose largest expenses may fluctuate month to month, shifting between housing, health care, and supportive services.

Improve the accessibility, safety, and quality of existing homes and communities

Lowering regulatory barriers to new construction is essential to meet the growing demand for housing and stabilize housing costs, but must be paired with investments in the quality and accessibility of existing homes and communities.

The U.S. housing stock is aging along with the population—more than half of all homes were built before 1980, a decade before the Americans with Disabilities Act was passed.²¹ Older homes are generally more affordable to rent or buy, but they are also more likely to have maintenance problems that can create unsafe or unhealthy living conditions. Older, poor-quality housing is especially prevalent throughout the Northeast and Midwest; 80% of low-income households in the Cleveland and Philadelphia metro areas live in homes more than 50 years old.²² Much of the unsubsidized, affordable rental housing stock consists of low-rise, garden-style apartment buildings that lack elevators and other structural accessibility features, such as doorways wide enough to accommodate wheelchairs.

Retrofitting millions of older homes—both to improve accessibility and keep them in habitable condition—is an enormous task that will require both private and public capital. One important policy consideration is how to balance the benefits of building codes and related regulations that require accessible features with the costs to property owners of conducting retrofits. For instance, adding within-unit features such as shower seats and grab bars to ground-floor units in an older

¹⁸ JCHS Housing Older Adults 2019.

¹⁹ Susan Popkin et al. 2022. People with disabilities living in the U.S. face urgent barriers to housing. Urban Institute brief. Jenny Schuetz. 2003. Affordable Assisted Living: Surveying the Possibilities. Harvard University Joint Center for Housing Studies.

²⁰ Schuetz. 2022. Fixer Upper, Chapter 4.

²¹ Harvard University Joint Center for Housing Studies. 2023. State of the Nation's Housing.

²² Schuetz, Fixer Upper, Chapter 4.

walk-up apartment building could create more accessible homes—and substantially reduce the likelihood of serious injury—while being less expensive than retrofitting the entire building.²³

Homes are only one piece of the built environment that impacts accessibility. Many older adults and people with disabilities cannot drive, and therefore face challenges in safely navigating their communities. Relatively inexpensive and fast infrastructure investments could improve neighborhood safety and accessibility: improving sidewalk quality, extending the time allotted for pedestrians crossing streets, and adding benches at bus stops.²⁴ Upscale retirement communities such as the Villages are built around paths for walking, cycling, and riding golf carts—modes of transportation that support aging in place. However, these communities are not affordable to most Americans; the urban and suburban neighborhoods where most older adults and people with disabilities live offer fewer safe mobility options.

Removing regulatory barriers to neighborhood-serving retail would also reduce the distances that people need to travel for daily activities. It is illegal to build or operate a grocery store, pharmacy, or coffee shop in most residential neighborhoods across the U.S. because of local zoning codes that separate housing and commercial activities.²⁵ This forced separation of uses causes people to travel longer distances to reach jobs, medical care, shopping, and other services.²⁶ Making it easier for older adults and people with disabilities to access shared community spaces—from shopping centers to libraries and parks—would help reduce social isolation.²⁷

Policy recommendations

Congress and the Biden administration have already approved historic investments in infrastructure and the built environment through the bipartisan infrastructure law and the Inflation Reduction Act.²⁸ Channeling some of this funding toward accessibility retrofits for homes and neighborhood-serving pedestrian infrastructure would substantially improve safety and well-being for older adults and people with disabilities. The cost of these investments is relatively modest compared to building out new energy transmission lines, and yet they are often overlooked by state and local agencies in favor of larger, more complex projects.

Conclusion

Housing affordability has become increasingly urgent for many Americans over the past decade due to insufficient production and rising demand. For older adults and people with disabilities, finding safe, accessible, decent-quality homes that they can afford is particularly challenging—a

²³ Michael Eriksen, Nadia Greenhalgh-Stanley, and Gary Engelhardt. 2015. Home safety, accessibility, and elderly health: Evidence from falls. *Journal of Urban Economics* 87: 14-24.

²⁴ American Association for Retired Persons. 2012. Creating an age-friendly NYC one neighborhood at a time. <https://www.aarp.org/livable-communities/act/planning-land-use/info-12-2012/creating-age-friendly-nyc.html>

²⁵ Jenny Schuetz. 2019. Is zoning a useful tool or a regulatory barrier? Brookings Institution brief.

²⁶ Adie Tomer and Caroline George. 2023. Building for proximity: The role of activity centers in reducing total miles travelled. Brookings Institution brief.

²⁷ Friederike Enssle and Nadja Kabisch. 2020. Urban green spaces for the social interaction, health, and well-being of older people. *Environmental Science and Policy* 109: 36-44.

²⁸ Adie Tomer. 2022. Will the infrastructure law and Inflation Reduction Act transform American transportation? It's complicated. Brookings Institution brief.

problem that will get worse as both the population and our housing stock grow older. Both public subsidies and private sector capital will be needed to build and retrofit millions of accessible homes. Once-in-a-generation federal infrastructure investments offer a unique opportunity to upgrade the safety and accessibility of neighborhoods across the U.S. Strategic targeting of federal spending, combined with technical assistance and guidance to local governments, is necessary to remove regulatory barriers that artificially reduce housing supply, raise costs, and hinder development of accessible homes and neighborhoods.

Thank you again for the opportunity to testify here today on this important issue. I look forward to answering your questions.



The Kelsey

Disability -forward housing
solutions that open doors to homes
and opportunities for everyone

United States Senate
Special Committee on Aging

Laying the Foundation: Housing Accessibility and Affordability
for Older Adults and People with Disabilities
July 20, 2023

Testimony of Alison (Allie) Cannington
Senior Manager of Advocacy
The Kelsey

Chairman Casey and Ranking Member Braun and members of the Special Committee of Aging,

Thank you for inviting me to testify today. My name is Allie Cannington, and I sit before you today both as Senior Manager of Advocacy at The Kelsey, a disability-forward housing developer, and as a disabled person who has deeply felt the severe shortage of accessible, affordable, inclusive housing in my own life and the lives of people I love and care for across the country.

Co-led by people with and without disabilities, The Kelsey pioneers accessible, affordable, and inclusive housing through public, private, and philanthropic partnerships to develop mixed -income, disability-forward residential communities. The Kelsey acts as a co-developer working with market rate and affordable housing developers to build inclusive and accessible homes for residents with and without disabilities of all backgrounds and income levels. We engage communities and provide innovative disability-forward standards for better housing design and experiences for all residents. We leverage new sources of capital and unrealized land value to accelerate development for a faster housing development process. Each one of our communities is unique to the local n eeds, but all are: affordable to people at the very lowest and moderate -income levels; accessible to people with a range of disabilities and access needs; and inclusive, with culture, staffing, leasing, and amenity spaces that support thriving, connected, service-rich community life.

In addition to creating housing, The Kelsey leads field -building initiatives and drives policy change to create the conditions so that disability -forward housing can become the norm nationwide.

Today, I will provide an overview of how our nation's housing crisis disproportionately impacts disabled people; the broad solutions of housing affordability, accessibility, integration, and inclusivity; the universal benefits of building community -based housing and designing for acce ss; the federal programs that support disability -forward housing; and conclude with a vision for new opportunities that can get us even closer to a disability -forward housing future.



I. The unmet housing needs of people with disabilities

Driven by unreasonably high costs, the highest rates of housing discrimination, inaccessibility, and/or lack of housing that is ready to accommodate individualized support services, the nation's state of housing for the more than 61 million people with disabilities is grim and is long overdue for comprehensive federal solutions. COVID-19 has only exacerbated an already critical situation.¹ By far, the most acutely affected are disabled Black, Latinx, Indigenous, and other people of color and low-income communities.²

People with disabilities experience disproportionate poverty rates and, therefore, cannot afford most of today's rising -cost housing market

According to the Census's Supplemental Poverty Measure (SPM), people with disabilities experience poverty at double the rate of non-disabled people.³ In 2020, one in four disabled Black adults lived in poverty compared to just over one in seven of their white counterparts.⁴

Out of the population of housed people with disabilities, 22 percent have extremely low incomes.⁵ In 2021, households with one or more members who were disabled had a median income of \$42,736 — compared with a median income of \$75,000 for households with no disabled members.⁶ Yet, households with disabled adults need an average of 28 percent more income —an extra \$17,690 per year for a typical U.S. household—in order to achieve the same standard of living comparable to a household without a disabled member.⁷ One reason for this is the common and often significant out-of-pocket costs not covered by health insurance. For example, expenses such as adaptive equipment to make one's home accessible, personal attendant care or a direct service provider, home modifications, and assistive technology, among other needs, can add cost to a household's budget and create even greater economic instability. Therefore, families and people with disabilities who currently rent or own their own homes will have higher rates of being cost -burdened.⁸

¹ [1 in 4 US adults live with a disability](#), CDC

² [Disability -Forward Policy Recommendations To Advance Accessible and Affordable Housing for All](#), Center for American Progress

³ [The Supplemental Poverty Measure: 2020](#), US Census Bureau

⁴ [Economic Justice Is Disability Justice](#), Century Foundation

⁵ [People with Disabilities Living in the US Face Urgent Barriers to Housing](#), Urban Institute

⁶ *ibid.*

⁷ *ibid.*

⁸ [The Extra Costs of Living with a Disability in the US — Resetting the Policy Table](#), National Disability Institute



The Kelsey

Disability -forward housing
solutions that open doors to homes
and opportunities for everyone

Therefore it comes as no surprise that 18 million housed disabled people are eligible for federal housing assistance but are not receiving it.⁹ According to the Department of Housing and Urban Development's (HUD's) most recent Worst Case Housing Needs Report, there are over a million households with worst-case housing needs that include a younger person with a disability; half a million of these households include a single individual.¹⁰

For people with disabilities who rely on Supplemental Security Income and other forms of federal assistance, there is no U.S. housing market where rent is affordable. This is impacting over 4.8 million people with disabilities.¹¹

All of this data does not account for the 40 percent of unhoused people who are disabled or the 1 in 2 disabled people arriving at local shelters.¹²

Today's housing stock is not meeting disabled people's diverse accessibility needs

The United States housing market has failed to create homes that every person, regardless of disability, can access and afford. Approximately 1 in 7 (37 million) U.S. adults with mobility-related disabilities¹³ only have access to less than five percent of the nation's housing stock.¹⁴ For wheelchair users, less than one percent of housing is accessible.¹⁵ For people with sensory and other disabilities, the shortage is equal or greater.

By 2030, one in five Americans will be over 65, and currently, two in five adults over 65 have a disability.¹⁶ As people age, they also will need structurally and mechanically safe housing. According to the Joint Center for Housing Studies at Harvard University, the number of heads of households who are 65 or older continues to grow.¹⁷ Additionally, the rate of older adults facing housing cost

⁹ [People with Disabilities Living in the US Face Urgent Barriers to Housing](#), Urban Institute

¹⁰ [Worst Case Housing Needs 2021 Report To Congress](#), HUD

¹¹ [Priced Out](#), Technical Assistance Collaborative

¹² [Homelessness in America: Focus on Chronic Homelessness Among People With Disabilities](#), United States Interagency Council on Homelessness

¹³ [Disability Impacts All of Us Infographic](#), CDC

¹⁴ [Assessing the Accessibility of America's Housing Stock for Physically Disabled Persons](#), HUD

¹⁵ *Ibid.*

¹⁶ [By 2030, All Baby Boomers Will Be Age 65 or Older](#), U.S. Census Bureau

¹⁷ [Housing America's Older Adults](#), The Turner Center for Housing Innovation at the University of California at Berkeley



burdens is at the highest it has ever been, at approximately 10 million.¹⁸ Moreover, over half of the 7 million disabled people living with relatives live with older adults as their head of household.¹⁹

The current federal accessibility requirements only specify mobility and sensory disabilities and have not been updated in decades. In addition, there are still common loopholes that lead to poor implementation.

People with disabilities with access needs outside of mobility and sensory, i.e. cognitive, communication, chemical, and environmental sensitivities, mental health, and chronic illness, get left out of consideration in how housing is developed and rehabilitated.

The lack of accessibility in housing is also perpetuated by the backlog of repairs and modifications needed to people's homes. For example, by 2019, the capital fund backlog for public housing repairs had grown to around \$70 billion and continues to rise. Many residents, including people with disabilities, continue to live in homes made unsafe by mold, lead, or disrepair. This directly threatens the health and safety of residents and can cause additional disabilities.²⁰

People with disabilities experience the highest rate of housing discrimination in the country, and inconsistent policies and procedures give disabled people unequal access to housing

Disability-related discrimination reports to FHOs, HUD, and FHAP agencies account for 53.68 of all submissions, and race-related complaints account for the second -highest at 18.97 percent.²¹ Therefore, non-white disabled people, as well as disabled people who hold multiple marginalized identities and/or who receive federal assistance, are at risk of experiencing compounded types of discrimination.²²

In February 2022, the Office of the Inspector General at HUD found that the agency "Did Not Have Adequate Policies and Procedures for Ensuring Public Housing Agencies Properly Processed Requests for Reasonable Accommodation."²³ These findings validate the stories disabled people and their families have been sharing for generations: that people struggle tremendously to get their

¹⁸ Ibid.

¹⁹ [People with Disabilities Living in the US Face Urgent Barriers to Housing](#), Urban Institute

²⁰ [The Promise of Public Housing](#), Human Rights Watch.

²¹ [2022 Fair Housing Trends Report](#), National Fair Housing Alliance

²² [Fair Housing Trends Report](#), National Fair Housing Alliance

²³ [HUD Did Not Have Adequate Policies and Procedures for Ensuring That Public Housing Agencies Properly Processed Requests for Reasonable Accommodation](#), HUD Office of the Inspector General



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accommodations met in both the process of applying for housing and when they are living there. The ramifications of not providing reasonable accommodation can directly threaten the health and well-being of residents and can create barriers for people to get into housing.²⁴

People with disabilities are still heavily impacted by segregation and institutionalization because institutional bias is intact, and federal and state governments have never invested in a commensurate supply of service -ready, integrated housing

There have been inadequate investments in disability -inclusive housing infrastructure, as historically, housing provision for people with disabilities was primarily through facilities, institutions, hospitals, congregate settings, and group homes. Even though people with disabilities have had the legal right to community living for almost 24 years, people are still not able to move into the communities and housing of their choice because supply does not exist. ²⁵ Community-based housing is not only good for people; it's more cost -effective than when people are relegated to live in institutional settings. Community-based models also can be built with recognition of local context and state -specific needs, creating solutions that are driven by local developers and providers and more responsive to the diverse needs of constituents.

As the disability population continues to rise, including older adults, the need for supportive services in their own homes also continues to rise. As of 2022, there are 4.2 million people who use Medicaid home and community -based services (HCBS) and 819,886 people are on the waitlist for Medicaid HCBS.²⁶ Federal investment in HCBS continues to be prioritized over institutional care but, the need for further investment is critical.

Those who are still impacted by institutionalization, in part because of lack of supportive housing, include the roughly 1.2 million adults living in nursing homes²⁷ more than 360,000 people in psychiatric facilities,²⁸ and the more than 268,980 people with I/DD who live in congregate, institutional settings or are on waitlists for services and residential programs. ²⁹

²⁴ [Housing accessibility - WHO Housing and Health Guidelines](#) , National Library of Medicine

²⁵ [Priced Out](#) , Technical Assistance Collaborative

²⁶ [Medicaid Home & Community -Based Services: People Served and Spending During COVID -19](#) , Kaiser Family Foundation

²⁷ [Total Number of Residents in Certified Nursing Facilities](#) , Kaiser Family Foundation

²⁸ [Trend in Psychiatric Inpatient Capacity, United States and Each State, 1970 to 2014](#) , National Association of State Mental Health Program Directors

²⁹ [Estimated Supportive Housing Need](#) , Corporation for Supportive Housing



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When it comes to the approximately 7.4 million people with intellectual and developmental disabilities (I/DD),³⁰ 75 percent of these adults live with a parent or other caregiver and are not connected to publicly available services and supports, and at least one million of those households have a caregiver over the age of 60.³¹ Moreover, only 12 percent of people with intellectual and developmental disabilities own or rent their own homes.³² This low percentage does not reflect what people want, which is to own or rent their own home.³³

II. Disability -forward solutions: affordability, accessibility, inclusivity

Disability-forward solutions center and put the leadership, perspectives, and diverse needs of people with disabilities at the forefront, and as a result, everyone benefits. Disability-forward solutions in housing anchor on principles of affordability, accessibility, integration, and inclusivity. These solutions must also be grounded in economic and racial equity, as well as housing-first principles.³⁴

Affordability

Because disabled people disproportionately live in poverty and over 4.5M individuals with disabilities rely on SSI as their sole source of income and cannot afford housing in any U.S. market, affordability is a critical consideration in addressing the housing needs of disabled people.³⁵ Housing that is affordable to people with disabilities must include deeply affordable homes, but can also include mixed-income solutions, to meet the diverse affordability needs of disabled people.

The income-averaging program of the Low Income Housing Tax Credit Program is an opportunity to meet this need, allowing financing of housing that ranges in affordability from 20 percent of area median income (extremely low income) up to 80 percent of area median income (moderate income). Project-based vouchers and tenant voucher programs also support community-based housing, particularly where extremely low-income renters with disabilities have access to voucher support.

³⁰ [Residential Information Systems Project Annual Report: Status and Trends Through 2018](#), University of Minnesota, Center on Community Integration

³¹ [There's No Place Like Home](#): A National Study of How People with Intellectual and/or Developmental Disabilities and Their Families Choose Where to Live, The Arc and The Council on Quality and Leadership

³² [Residential Information Systems Project Annual Report: Status and Trends Through 2018](#), University of Minnesota, Center on Community Integration

³³ Ibid.

³⁴ [Housing First Model: An Evidence Based Approach to Ending Homelessness](#), Heading Home

³⁵ [Priced Out: The Housing Crisis for People with Disabilities](#), Technical Assistance Collaborative



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The Kelsey's communities in San Jose and San Francisco, California, include this mixed -income model, with both income averaging and the use of voucher programs to build 100+ mixed -income homes at each development for people with and without disabilities.

Accessibility

Disability-forward housing approaches accessibility not just from the standpoint of meeting the minimum code requirements set by local, state, and federal agencies but from a standpoint of meeting a diversity of accessibility needs, or what is also known as cross -disability access. At The Kelsey and as articulated in the Housing Design Standards for Accessibility & Inclusion, cross -disability access is defined across six impact areas, which consider the needs of particular subgroups:

- **Hearing and Acoustics:** For individuals who are hard of hearing (HOH), use hearing supports and devices to engage in surrounding environments (for example, voice amplification devices, hearing aids, video relay services, cochlear implants, ASL), and/or who have auditory sensory sensitivities.
- **Vision:** For individuals who are blind, who have low vision, and/or who use visual supports and devices to engage in surrounding environments (for example, Braille, screen readers, magnifiers, lightboxes). This can also include people with high sensitivity to glare, or rapid changes in light levels.
- **Health and Wellness:** For individuals with chronic health conditions, who have allergies, chemical sensitivities, are immunocompromised, regularly utilize medical or therapeutic services, or a combination of these. Aspects of the building that promote wellness for all, such as connection to nature and natural light, are also included.
- **Cognitive Access:** For individuals who process information differently, who have alternative language reception, communication preferences and needs, who need items or materials presented in different ways, and/or who use supports in understanding and content retention, information processing, and decision making or choice selection. Cognitive access elements can range from wayfinding support for memory or orientation to assistance signage.
- **Support Needs:** For individuals who use support services in their home and/or the community (for example, direct support professionals, health aides, nursing support, behavioral supports, and individualized therapies).³⁶

Accessibility does not necessarily mean increased cost. Both of our projects, The Kelsey Ayer Station and The Kelsey Civic Center, use The Kelsey's Design Standards Certification to ensure the projects are held to the highest standards of accessibility and inclusion. When comparing the cost of our projects to city-wide average costs for affordable and homes financed through the Low Income

³⁶ [Housing Design Standards for Accessibility and Inclusion](#), The Kelsey



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Housing Tax Credit (LIHTC), the projects designed with our Standards are cost -competitive. Ayer Station is on par with the San Jose city average (costing 2 percent below the average), and Civic Center is expected to cost 14 percent less than the San Francisco city average. When thoughtfully designed with added cross -disability access, going beyond the minimum requirement is not a cost impediment for new projects.

We have not constructed projects in other parts of the country, but we have completed high-level cost analysis between states that require some level of accessibility in the projects they award LIHTC funds to and those that do not have any accessibility requirements. We have found that adding these requirements to LIHTC projects does not have to add cost to a project.

For example, Georgia includes accessibility requirements for a percentage of all units funded through LIHTC, while Oklahoma has no similar criteria. When comparing the cost to build in Atlanta and Oklahoma City, we found the average cost to build in Oklahoma City is 13 percent less. In comparison, LIHTC projects cost, on average, 14 percent less, indicating that added accessibility requirements do not result in significantly more expensive projects.

Inclusivity

Disability-forward housing that is not just integrated housing but also inclusive, where people can access the programs and supports they need to thrive in and around the homes of their choice. Inclusive housing does not include housing where disabled people are separated or segregated away from the general population in institutions or other congregate settings.

At The Kelsey, we achieve our goals of creating inclusivity through our Inclusion Concierge program. Our communities target people with disabilities who rely on in -home support to live independently, specifically via Medicaid Home and Community -Based Services (HCBS). Under the Inclusion Concierge program, housing and services are decoupled so that people with disabilities can make choices about their housing and services independently, but it also ensures that people with support needs can maintain housing success. The Inclusion Concierge program coordinates between property management, maintenance staff, natural supports, and partner agencies. This team -based approach creates a welcoming community, fosters belonging, supports quality community services delivery and coordination, and promotes connections between neighbors.

All Inclusion Concierge team members receive disability inclusion training, as well as training on service delivery and trauma-informed care. The Kelsey's Inclusion Concierge works hard to translate the principles of resident experience through established pathways, including:

- monthly check-ins with residents with disabilities



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- staff coordination and proactive response around residents with support needs, front desk and community presence
- programming and inclusion hours where social cohesion is thoughtfully promoted through classes, activities, film screenings, and discussions of current events in an accessible community space
- reviews of leasing agreements for inclusive language and approach, mitigating risk and liability of disability or other discrimination
- maintenance of an up-to-date emergency services plan
- coordination with community partners to identify and form circles of support with formal and informal connections that help residents live independently
- managing a curated list of available and high quality community resources and service provider contacts (including employment, personal care services/respite care, translation services, advocacy support, healthcare needs, etc.).

III. Universal benefits of building and designing for access & inclusion

Affordable housing developers must surmount various hurdles to bring their projects to fruition, including land use policies, funding shortfalls, rising construction costs, and layers of funding requirements. The call to also make affordable housing accessible and inclusive to people with disabilities strikes some as one leap too many. However, developing housing with disability-forward principles in mind makes developments more appealing to a broader range of residents, extends the usefulness of space, and can attract new funding partners and supporters.

Designing for inclusivity does not just support the needs of disabled residents, but can create a culture of mutual support between all residents within a building which encourages a natural ability and interest for residents to connect with each other and the surrounding community. For example, midway through the initial lease term, The Kelsey Inclusion Concierge reaches out to every resident to gather feedback for the community and what could make their experience better. An additional universal benefit to inclusive housing is reduced turnover which is costly to housing providers.

IV. Federal action for a disability -forward housing future

We can improve and invest in programs we know already work, but have been woefully underfunded, like HUD Section 811, Section 202, HUD Service coordination, Housing Choice Vouchers, including Mainstream vouchers, and innovative project-based subsidy programs, including transit-oriented development, as well as the Housing Trust Fund and Public Housing. Along with housing, we must invest in and strengthen Medicaid HCBS.



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We can also embed disability-forward solutions across the entire housing infrastructure. This includes bringing access and inclusion into the nation's primary driver of affordable housing - the Low-Income Housing Tax Credit, and incentivizing more access and inclusion across federal and state funding programs for housing and services. We can increase accessibility requirements and add incentives for greater cross-disability accessible across all federal housing programs.

We can build new programs that make the right to community living for disabled people. This includes creating voucher programs more explicitly for people with disabilities of all ages who qualify for Medicaid HCBS. We can also create a national home modification program for people who are currently left to their own accord or left to piecemeal underfunded local support to make essential changes and repairs to their homes. We can add a HUD senior leadership position to ensure that disability-inclusive and equitable housing solutions are embedded across the agency.

Federal housing funds must be in alignment with the integration mandate that all disabled people have the fundamental right to community living

As the White House, HUD, USDA, and Treasury continue to improve the alignment of all federal funding as stated in the Housing Supply Action Plan³⁷, there must be Congressionally codified alignment across funding mechanisms to better enable affordable, accessible, and specifically, integrated housing. It is critical to include the usability of Section 811 along with other funding streams. Beyond 811, there must be explicit efforts to ensure funding alignment supports housing that is affordable across a range of incomes, including extremely low income, and integrated, where people with and without disabilities can live and thrive together.

Increasing affordable housing production with recognition of explicit benefits for disabled people

New homes are more accessible homes and can be created with specific affordability, inclusion, and accessible design in mind. With this in mind, disability-forward housing solutions include recognizing how production-focused housing policies benefit a more inclusive future. The Kelsey operate's within a confluence of multiple factors that, if approached correctly, can have explicit housing benefits for disabled people. These factors include increased investments in affordable housing, land use reform to increase height and density limits, and strategies to affirmatively further fair housing that address where housing gets built and for whom. Across all influencers, there can and must be explicit recognition of how these new policies can be done with recognition of where disabled people are impacted and, in many cases, opportunities to add direct disability-forward incentives. High-density housing "can economize on scarce land in urban areas" and increase production of

³⁷ [President Biden Announces New Actions to Ease the Burden of Housing Costs](#), The White House



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new housing in more efficient and scaled ways that both benefit developer bottom lines and increase housing availability.³⁸ These incentives can include interventions like density bonuses for developments that go beyond minimum accessibility requirements or basis boosts (increased funding) available to projects that include people with disabilities.

Additionally, disability-forward housing solutions include increased funding for the LIHTC program, specifically funding available for 4% tax credits. Policies like the Visitable Inclusive Tax Credits for Accessible Living (VITAL) Act include this increase in tax credit availability with explicit inclusion of people with disabilities. Other programs like the Affordable Housing Credit Improvement Act (AHCIA) also increase the critical availability of tax credits, though they do not include disability within those solutions.

Expanding & strengthening HUD Section 811

Since the integration mandate of Olmstead over 24 years ago, there has been one main program established by the federal government to meet that mandate: the HUD Section 811 program. This program is designed to increase the supply of affordable, accessible, and integrated housing by subsidizing projects that include homes for non-elderly disabled people. This program has resulted in a great advancement in housing access for low-income people with disabilities, yet the program continues to be grossly underfunded and does not come close to meeting the overwhelming demand. In addition, HUD continues to administratively struggle to award and deploy Section 811 funds. Directed by Congress within the FY22 Omnibus, HUD must make all 2019, 2020, and 2021 funds available³⁹ as the funds continue to stall.

Moreover, many local and state funding sources do not align with the integration mandate within Section 811 funds, which requires no more than 25 percent of units be reserved for people with disabilities.⁴⁰ Many state financing programs which subsidize affordable housing, as well as state's QAP, require projects to designate 45 to 100 percent of units to "special needs" or disabled populations or otherwise encourage disability-specific settings. These directly conflict with the necessary integration mandate set by the 811 and Olmstead because it allows for segregated housing.

Additionally, we support that Congress expanded the Rental Assistance Demonstration program to include the preservation of properties funded with Section 811 Capital Advance/PRAC. However,

³⁸ Ohanian, L. (2021, August 31). [Common-Sense Policy Reforms for California Housing](#). Cato.org.

³⁹ [Division L-Transportation, Housing And Urban Development, And Related Agencies Appropriations Act, 2022](#), US Senate Committee on Appropriations

⁴⁰ [Section 811 Supportive Housing for Persons with Disabilities](#), HUD



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Congress can direct HUD to ensure that the application and implementation of RAD for 811 aligns with the integration mandate of Olmstead.⁴¹⁻⁴²

Moreover, due to the disproportionate rate of disabled people living in poverty, the need for deeply affordable housing is critical, yet most affordable housing funding does not finance units for the lowest incomes. Tools to increase the feasibility of deeply affordable homes should be more widely used, like income averaging through LIHTC.

Overall, disabled people's access to supportive services is critical to housing retention. As it stands, the HUD service coordination program is immensely underfunded and is currently not included in the implementation of 811. Congress has the opportunity to significantly increase investment in service coordination.

Expanding & strengthening HUD Housing Choice Vouchers, including but not limited to Mainstream Vouchers

Out of the 10.2 million people who currently benefit from the Housing Choice Voucher program, 2.4 million are people with disabilities, and 1.9 million are older adults, most of whom also live with a disability.⁴³ If those disabled people can find a housing provider that accepts their vouchers, it is transformative in their ability to live and thrive in their own homes and communities of choice. We know that vouchers bring significant benefits to the people who receive them and are widely accepted as a bipartisan solution to effective housing assistance for those most in need of housing support.⁴⁴

Yet, the demand for vouchers surpasses the availability significantly, which leads to years -long waitlists, if the waitlists are open at all. In 2021, a sample size of 44 agencies had more than 737,000 households waiting for help because funding for the program is inadequate to meet the need of eligible households.⁴⁵ The demographics of people on the waitlists vary, but it is estimated that at least 18 percent include households with at least one disabled person.⁴⁶

⁴¹ Calder, V. B. (2023, April 23). [Building Consensus to Address Housing Challenges.](#) Cato.org.

⁴² [CCD Housing Task Force Comments on RAD Notice and S811 program](#)

⁴³ [Disability -Forward Policy Recommendations To Advance Accessible and Affordable Housing for All](#), Center for American Progress

⁴⁴ Calder, V. B. (2023, April 23). [Building Consensus to Address Housing Challenges.](#) Cato.org.

⁴⁵ [Long Waitlists for Housing Vouchers Show Pressing Unmet Need for Assistance](#), Center on Budget and Policy Priorities

⁴⁶ [Families Wait Years for Housing Vouchers Due to Inadequate Funding](#), Center on Budget and Policy Priorities



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Disability housing experts and advocates also have identified administrative barriers within HUD that have led to unequal access to voucher programs. For example, public housing authorities have been found to have inconsistent and insufficient ways of identifying people with disabilities . This can lead to people not having access to programs that they would qualify for. For example, the main pathway to accessing a voucher and/or a voucher waitlist is through a local continuum of care, yet people with disabilities who are living in congregate and institutional settings do not go through those systems, therefore, struggle to get access to programs that they qualify for. These barriers, as well as others, have currently resulted in the continued underutilization of the Mainstream Housing Voucher program.⁴⁷

Congress can direct HUD to provide Public Housing Agencies (PHAs) with certain flexibilities in the program administration. This would enable PHAs to create separate waiting lists, extend the time households may search for housing, apply reduced screening criteria, accept direct referrals from supportive service agencies, and provide housing provider incentives and security deposits. Additionally, Congress can allow all specialty voucher programs, including Mainstream, the flexibility to adopt a 90- to 120-day referral timeline. It is difficult for people with disabilities to find units for lease within the current 90-day timeframe, which increases the risk of homelessness and/or institutionalization. This extended referral timeline would allow more people to benefit from these programs.

Increase accessibility requirements and add incentives to the Low -Income Housing Tax Credit program

LIHTC funds the vast majority of affordable housing available to low -income families in the U.S.. Since the program's inception in 1986, 3.74 million homes have been developed or preserved, and 6.08 million jobs were supported for one year. ⁴⁸ It also resulted in \$239 billion in tax revenue and \$688.5 billion in wages and business income. ⁴⁹ It allows private developers to play a critical role in building affordable housing nationwide. Because LIHTC is administered at the state level there are no accessibility requirements beyond the Fair Housing Act (FHA), which is insufficient for the 12.1 percent of U.S. adults that have a mobility disability with serious difficulty walking, the 6.1 percent of U.S. adults who are deaf or have serious difficulty hearing, and the 4.8 percent of U.S. adults who

⁴⁷ [HUD Actions to Address Barriers to Mainstream Program](#) , 03.29.2022, Consortium for Constituents with Disabilities Housing Task Force

⁴⁸ [The Housing Credit's Benefits For LowIncome Families And The Economy, 1986 - 2021](#) , The Action Campaign

⁴⁹ *ibid*



have a vision disability with blindness or serious difficulty seeing even when wearing glasses.⁵⁰ Congress can increase the accessibility requirements of LIHTC to follow Uniform Federal Accessibility Standards (UFAS), which would both benefit disabled people in accessing housing regardless of where they live and also make it clearer for private and nonprofit developers to know the requirements on access regardless of where they build affordable housing.

For example, FHA only requires a 30-inch by 48-inch clear floor space in front of a toilet, but UFAS requires 60 inches of clear floor space, which allows wheelchair users to have a sufficient turning radius. Additionally, UFAS requires that electrical outlets and switches be installed no more than 44 inches above the floor, while FHA does not require any accessibility for these essential utilities. UFAS also requires unit emergency alarms to have a visual component while FHA does not, which could result in a deaf or hard-of-hearing individual not evacuating during a life-threatening emergency. FHA also has several exemptions to its design requirements, including but not limited to multi-family buildings without elevator access (excluding the ground floor), townhouses, and duplexes. This contributes significantly to the shortage of accessible, affordable housing for people with disabilities and older adults.

Passing the VITAL Act ([SB 1377/HR 3963](#)) is a critical step to creating a more accessible and inclusive affordable housing stock. It has 5 original co-sponsors in the Senate and was introduced bipartisan in the House with 2 original co-sponsors and now totals 3. Currently, there are over 30 endorsements for The VITAL Act from both housing and disability advocacy organizations. This legislation will not only increase the overall funding for LIHTC for both 4 and 9 percent credits, but it will also create more affordable, accessible housing in multiple ways. It will provide a basis boost of 130 percent to LIHTC projects that construct at least 50 percent as either “accessible” to people with disabilities or “adaptable” (able to be made accessible) for people with disabilities if the need arises in compliance with UFAS. To acquire the basis boost the project also has to meet above-average or better Walkability according to the EPA’s [Walkability Index](#). This could result in approximately 970,000 accessible, affordable homes over a 10 year period for people with mobility and sensory disabilities which would go a long way in solving the shortage of these types of homes.

Additionally, the VITAL Act would require that over a 3-year period, at least 40 percent of the LIHTC units in each state meet the UFAS Adaptability standard. If a project meets both the Adaptability and Walkability standards, they are counted twice, therefore reducing the state’s requirement from 40 percent to only 20 percent. This legislation does not mandate that housing providers set-aside units

⁵⁰ [Disability Impacts All of Us Infographic](#), CDC



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for people with disabilities. It provides Housing Finance Agencies (FHAs) with flexibility when allocating funding to projects while still ensuring that the supply of affordable, accessible housing is increased in their state. Lastly, the VITAL Act will allocate each FHA \$150,000 to establish LIHTC resource centers to support developers in the design and construction process. It also establishes a cross-divisional housing national advisory council to provide general recommendations on national LIHTC trends and produce a report on best practices and resources.

Overall, Congress can embed accessibility and inclusivity provisions into must-pass LIHTC legislation, and if so, there would be a substantial increase in the supply of affordable housing that is also accessible and close to neighborhood amenities, like employment and transit.

Increasing equitable transit -oriented development (TOD)

Through the Federal Transportation Administration (FTA), there have been significant investments in TOD, including developing commercial, residential, office, and/or entertainment centered around or near a transit station. In addition to the climate and economic development goals included within TOD, there are also explicit benefits to disabled people when housing is built near transit and near community services and amenities. We can strengthen the program criteria for TOD to include concurrent benefits for people with disabilities, including incentives for projects that prioritize accessibility beyond minimum code requirements and/or target homes to people with disabilities who are low and extremely low income.

Upholding & advancing implementation of the Affirmatively Furthering Fair Housing (AFFH)

There have been explicit threats to the implementation of AFFH in the FY24 appropriations bills for Transportation, HUD, and related agencies. This is in direct opposition to advancing housing access for all protected classes, including people with disabilities. Congress must ensure that AFFH continues through FY24 appropriations and beyond. Moreover, as disability is disproportionately experienced within other protected classes, access and inclusion must be embedded across all AFFH efforts.

Invest in disability -forward home repairs and modifications

Much of our nation's housing stock was built before accessibility laws were passed (1988 and 1990), and even the housing stock that has been built since does not always follow the requirements or their reach is still limited. As of 2019, the median age of owner-occupied housing stock in the U.S. was 39



years, and for states like Massachusetts and Rhode Island, the median ages of housing are closer to 55 years.⁵¹

There needs to be more access to funding, such as microgrants or forgivable loans, for tenants and property owners to make home modifications. Congress can establish a national home modification program under the Housing Trust Fund. This would go a long way toward increasing the stock of accessible housing and would allow disabled adults and seniors to more easily age in place as they acquire new disabilities.⁵² HUD can explore how to best implement a national home modification program based on lessons learned from the U.S. Department of Veterans Affairs (VA)'s Specially Adapted Housing grant program.⁵³ Additionally, all LIHTC-funded properties should cover reasonable modifications for tenants.

Overall, there are long-term cost savings when pro-actively repairing and modifying homes. For example, a study published by North Carolina Housing Finance Agency demonstrated that for every \$1 you spend on home repairs, you can save up to \$19 on Medicare and Medicaid costs. This is due to the cost-savings of community-based housing versus institutional care.⁵⁴

Increase data collection of the current supply of affordable, accessible, and integrated housing

The last comprehensive national analysis of housing accessibility data was in the 2011 American Housing Survey. As it stands, there has not been comprehensive data collection on the nation's housing stock and its level of access for sensory and other disabilities. HUD must conduct this analysis and ensure that the data captured is up -to-date with the cross -disability access needs. HUD's Office of Policy Development and Research can partner with external disability -forward housing stakeholders, including disabled people and older adults, to ensure that the data collection and analysis is more inclusive and equitable.

In addition to the need for LIHTC to increase accessibility requirements and add incentives, there are no accountability measures to ensure that LIHTC -financed homes follow the Fair Housing Act design requirements. Congress can call on the Department of Treasury to collect accessibility data as means for better understanding the current LIHTC -financed housing stock.

⁵¹ [Median Age of Housing Stock by State Varies by More Than 35 Years](#) , National Association of Home Builders

⁵² [Disability -Forward Policy Recommendations To Advance Accessible and Affordable Housing for All](#) , Center for American Progress

⁵³ [Specially Adapted Housing Grant](#) , Benefits.gov

⁵⁴ [\\$4.5 Million in Funding Awarded for Repairs, Accessibility Modifications for Low -Income Citizens](#) , North Carolina Housing Finance Agency



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V. Closing

For the 1 in 4 people in the U.S. who live with disabilities, an affordable, accessible, and inclusive home is almost always hard to find. This is despite a well -documented and rich policy mandate for these types of housing and a clear understanding of the economic, social, and health benefits that individuals and communities realize when people have access to housing that meets their needs.

This is a solvable problem with: recognition of the long -overlooked housing needs of disabled people; understanding of the ways disability -forward solutions in access, affordability, and inclusion benefit all people and communities; and implementation of solutions with increased investments, intentional policy solutions, and coordination of overseeing agencies and organization. It is a problem that the public, private, and social sectors can collectively play an impactful role in meeting needs and building more effectively and equitably. As we commemorate 33 years since the passage of the Americans with Disabilities Act and 24 years since the *Olmstead* ruling, we have the ability to make good on the promises of community living and build a more equitable, inclusive, and resilient disability-forward housing future.

Thank you for your leadership in this critical work.

Sincerely,

Alison (Allie) Cannington



INDIANA BUILDERS ASSOCIATION

**Testimony of Mr. Rick Wajda
Chief Executive Officer**

**On Behalf of the
Indiana Builders Association**

**Before the
Senate Special Committee on Aging**

**Hearing on:
Housing Issues**

July 20, 2023

Chairman Casey, Ranking Member Braun, and members of the Senate Special Committee on Aging, I am pleased to appear before you today on behalf of the Indiana Builders Association (IBA), to share our views on the state of housing and the barriers our industry is currently facing to provide safe and affordable housing at all price points and for all sectors of the home-buying public, including older Americans.

My name is Rick Wajda, and I am the Chief Executive Officer for the Indiana Builders Association.

The Indiana Builders Association represents over 2,600 member companies engaged in the residential and light commercial construction industry across the state of Indiana and we are affiliated with the National Association of Home Builders.

The primary challenge to the building industry is the lack of attainable, affordable housing in the single-family and multi-family markets. These challenges are consistent across the board for rental units as well as for sale housing.

Indiana has done an excellent job over the years of attracting employers to our communities and making our state a great place to live, but with low inventory and rising material and labor costs, our members are having a difficult time providing workforce housing to Hoosiers.

Record low inventory and a building industry that has not met current demand for new housing at various price points has created a shortage of available workforce housing. Estimates indicate a shortage of new homes across the state of 30,000 to 50,000 units. Put into context, Indiana needs 18k to 22k new houses a year to meet average demand and produced 18,614 new homes in 2020, for the first time since 2007.

Why were home builders underbuilding coming out of the recession?

After the downturn, the number of home builders declined significantly and the availability of financing for acquisition, development, and construction (AD&C) activities were severely constrained. These factors significantly limited the production of new housing when housing demand was increasing.

According to the National Association of Home Builders Priced Out Report, the 2023 median new home price in Indiana is \$397,428. The income needed to qualify for the median new home price is roughly \$120,000. Of the approximately

2.8 million households in Indiana, 75% are unable to afford the median price of a new home. These numbers hold true across the country as well.

In Pennsylvania, 86% of households are unable to afford the median price of a new home. Ohio-81%; Nebraska-75%; Arizona-81%. The U.S. average is 73% for households unable to afford the median price of a new home.

On top of these already challenging dynamics, any increase in housing costs pushes potential buyers out of the market. In Indiana, for every \$1,000 increase in the cost of a house, over 3,000 households are priced out of the market. Nationally, that number is over 140,000.

Take for example inflationary pressures and rising mortgage rates. In March of 2020, the new median house price in Indiana was \$296,265 and the interest rate on a 30-year mortgage was 3.5%. Assuming 20% down, the monthly payment, excluding taxes and property insurance, was \$1,064 a month.

Today, the same house costs \$397,428 or 34% more and the interest on the same 30-year mortgage is 7.25%, more than double the rate.

As a result of these increases, the new monthly mortgage payment today is \$2,168; \$1,100 more a month for the same house.

The fact is homeownership is unattainable for many across Indiana including two-earner households due to tight supply, inflationary pressures, regulatory costs, and rising mortgage rates.

Which is why we must look at reducing the cost of housing at all levels.

According to the National Association of Home Builders Economics Group, nearly 25% of the costs of a new home nationwide can be attributed to regulations.

Regulations come in many forms and can be imposed by various levels of government. At the local level, jurisdictions may charge permit, hook-up, and impact fees and establish development and construction standards that either directly increase costs to builders and developers, or cause delays that translate to higher costs. State and federal governments may be involved in this process directly or indirectly. For example, restrictive building codes add thousands of dollars to the cost of a house, making it that much more difficult to qualify for a mortgage.

In terms of identifying solutions to improve affordability, we must rebuild the industry's infrastructure, which includes our labor force and reliable sources of lending and building materials. All regulations should be examined for their impact on housing affordability. Communities can reduce the cost of producing new housing by eliminating fee increases, assisting with infrastructure costs, and allowing for higher density housing where the market demands it. Our aging population may want to age in place or age in community. Creativity and options to allow this must be explored and implemented.

In Indiana, the General Assembly recently concluded and passed legislation that creates a residential infrastructure fund to the tune of \$75 million dollars over the next 2 years, to assist communities in building out infrastructure for residential housing. Think, sewers, roads, sidewalks, etc. This transformative piece of legislation will open areas for development and reduce the infrastructure costs currently paid for upfront by the builder/developer, but ultimately passed on in the cost of the house to the homebuyer.

In conclusion, our citizens, and particularly older Americans, want to choose where they live and the type of home that best meets their needs. Our industry stands ready to assist in helping to expand the availability of safe and affordable housing.

Thank you, Chairman Casey, Ranking Member Braun, and members of the Committee, for your time today.

Domonique Howell

Testimony before the United States Senate Special Committee on Aging

“Laying the Foundation: Housing Accessibility and Affordability for Older Adults and People with Disabilities”

July 20, 2023

Chairman Casey, Ranking Member Braun, and Members of the Senate Special Committee on Aging, thank you for inviting me here today to share my story. My name is Domonique Howell. I am a disability advocate from Philadelphia, Pennsylvania. I am an independent living specialist at Liberty Resources Inc, a center for independent living in southeastern Pennsylvania. Today, I am here to speak about the importance of affordable accessible housing in Philadelphia and nationwide. With a population of 12.90 million residents as of 2021 in Pennsylvania, disabled residents make up at least 25 percent of the population which equates to 2,677,350 residents. I feel that it is imperative to focus on the needs of the disability community while also understanding that this is not just a regional issue but a national one.

Many of you may have realized the supply for affordable accessible housing in Pennsylvania and nationwide does not meet the demand of disabled residents in need. For decades, there has been an affordable housing shortage which has continually led to chronic housing insecurities. This includes homelessness and evictions because many residents cannot afford the rising rent cost especially on fixed incomes. For example, last year, the independent living services department of Liberty Resources Inc received an average of 100 calls per month from disabled people needing housing. This is especially true for Philadelphians, including myself.

Five years ago, my family and I which included my then 3-year-old daughter, and my aging grandmother were wrongfully evicted due to a decision made by the owners of the property. They no longer wanted to make repairs to my inaccessible apartment which was required by the Philadelphia Housing Authority to continue to receive payments. The owners made the decision that they would no longer accept the subsidy which led to our eviction because we could not afford market rate rent on our own. With the help of some advocacy, my grandmother was able to be housed once we were evicted. Unfortunately, my daughter and I weren't as lucky and were denied entry into the Office of Homeless Services twice because I am a recipient of home and community-based services and receive attendant care hours. I receive home and community-based services so that I can remain living independently in the community. The Office of Homeless Services' intake staff stated that my attendant could not enter the shelter with us because of the services I receive. After getting legal representation and constant advocating, I was able to enter the shelter but not without lack of accessibility. For a year, I slept in my power wheelchair even while in the shelter.

After fighting, advocating, and sharing my personal story, my daughter and I now have a place we can call home. Even though my daughter and I now have a place to call home, it does not come without its accessibility challenges. Unfortunately, even though the building we live in has other tenants with disabilities, the elevator is constantly broken which leaves many residents including myself trapped in our homes - sometimes for weeks on end. My entire life I have had to make the decision between accessibility and affordability as so many other Americans with disabilities do daily. As an example, for the first time in my life I now have a bathroom that is accessible enough for my wheelchair to enter and be able to close the door.

As an advocate and activist, personally and professionally one of my primary focuses is housing justice because housing is a human right and unfortunately far too many Americans, especially people with disabilities, are not being equally granted the right of housing they can afford that is accessible. It is my opinion that Pennsylvania and other states across the country should decrease their focus on market value development and increase their efforts to develop affordable accessible housing to match the needs of residents. It is my hope that as the members of the Senate you decide to take a stance and work diligently to help grant people with disabilities across the United States with their right of affordable accessible housing. Thank you for your time and I look forward to answering any questions you may have for me.

Statements for the Record

**Alisa Grishman Statement for the Record for the Special Committee on Aging's hearing
entitled, "Laying the Foundation: Housing Accessibility and Affordability for Older Adults
and People with Disabilities."
July 20, 2023**

Statement from Alisa Grishman:

My name is Alisa Grishman. I am a nationally recognized disability rights activist working with both local and national disability groups on diverse causes, and I co-run a voting advocacy program that sends volunteers into hospitals on federal election days to gather emergency absentee ballots from patients who cannot get to their polling locations. I moved to Pittsburgh in 2000 to attend Carnegie Mellon University, during which time I fell in love with the city. After graduating I decided to stay and have lived there ever since.

In 2001, at the age of nineteen, I was diagnosed with multiple sclerosis (MS), an incurable degenerative neurological disease. In the twenty-two years since then, I have also been diagnosed with fibromyalgia, Crohn's, autoimmune arthritis, and gout, amongst other things. I have a total of 6 autoimmune conditions now, and my boyfriend has actually sat me down to explain to me that autoimmune diseases are not Pokémon – I do not need to catch them all.

After recovering from my first MS flare, I had a period of relative stability that lasted for over a decade where I had few mobility impairments, and in 2009 I decided to use my inheritance to purchase a condominium. I loved my home very much. It was on the second floor of a walk-up with a turret and a fireplace, and there were laundry facilities conveniently located in our basement. Two bus routes ran within 500 feet of my front door. My neighbors were lovely, and my community was wonderful and supportive. I thought that I would live there forever.

Unfortunately, in 2014 my mobility began to decline and I needed a walker to get around. My neighbors graciously made room so I could keep my walker in the basement, where it was "only" six steps to get in and out of our building, but when your mobility is bad enough you need a walker in your early 30s, even one step is challenging. When I wanted to go out, I had to walk down two flights of stairs from my home to the basement, then haul my walker up six steps to our parking lot. When I got home, it was the same in reverse. In the winter ice and snow made this routine downright treacherous.

I knew I had to move after the second time I fell down the big central staircase in my building and hit my head on the brick wall, which required an ambulance trip to the hospital. And herein lay a big problem. My only income was SSI, Medicaid covered all of my health insurance needs, and I received in-home services from the county to help with daily tasks I struggle with, such as laundry, dishes, and house cleaning. To stay on SSI and keep Medicaid benefits, there are strict limits on assets – limits on how much money a recipient can have in their savings account and the number of properties owned or that can be claimed as a residence.

I was stuck!

Selling my house and moving into a rental was not an option, as the money from the sale would count as an asset and I would lose my benefits. I could pay out of pocket for rent, insurance, and

a housekeeper, but in the process, I would be forced to use all of my assets until I ran out. When that money was all used up, I would be left with nothing to pay for rent or services while sitting on the years-long waiting list for affordable accessible housing. Applying for and receiving Medicaid and SSI is a time-consuming task, so while figuring out my housing situation, I would have no insurance or source of income. I most likely would have either been left homeless or, worse, stuck in a nursing home.

(I consider a nursing home a worse option because it is easier to get yourself back into permanent housing if you are homeless than if you are in a Medicaid-funded nursing home.)

For essentially the same reason, I also did not have the option to rent out my condo and find an accessible apartment for myself, because having a second residence would count as an asset and I would once again lose all of my benefits and services, this time without the hope of getting them back. I loved my condo, but it was impossible to rent it out for enough money to afford an accessible apartment and pay for necessities like insurance, food, and a housekeeper. In an aging city like Pittsburgh most accessible housing is in newer, fancier, more expensive buildings. Finding an affordable location that fit my needs and allowed me to maintain my independence would be next to impossible.

Thankfully I am extremely fortunate in that I had family members who could help me, and in 2017 we executed a beautiful (and completely legal) do-si-do. They bought a new condo (the most accessible one we could find on the market), I moved in, I sold my condo, and the very next day I bought the new condo from them. Very, very few people have a safety net like that, and I am fully aware of and grateful for that privilege.

That was not the end of my troubles with accessible housing though. Calling something the most accessible house on the market does not make it completely accessible or ensure that it fits the needs of any given disabled person; it just means that it is better than the rest. Accessibility also does not directly equate to livability. There were several places on the market that were technically more ADA compliant than where I live now, but completely inaccessible via public transit. I cannot afford a car, so a lack of access to public transit would put me at the mercy of the schedules of friends with cars or meager paratransit service. Without public transit I am unable to make doctor's appointments or shop for groceries. I would have no independence and no ability to improve my circumstances.

Since 2017 my health has limited my mobility further and I now require a power wheelchair for the majority of trips outside of my home. While my new condo is perfectly livable for someone using a walker, it is not configured for getting my wheelchair inside my unit. I live on the ground floor, which has two steps from the sidewalk to the door. For a walker this is challenging, but it is completely inaccessible to a wheelchair. My power wheelchair therefore must be kept in a garage that is down a flight of stairs with my neighbor's car, which is the only interior space it can access. I may, by my contract, convert the front entry to an accessible entrance, but I must do it out of pocket and pay to install a ramp and convert the door to accommodate my chair.

Being disabled is exhausting. Living with one autoimmune condition is exhausting. Living with six means I can sleep for ten hours, wake up, shower, have coffee, then sit down and fall asleep

on my couch. What so many people take for granted as the start of their day, my body often decides is the end of mine. Coordinating contractors and construction on my home, then figuring out how to pay for all of it – with or without assistance – feels like a Sisyphian task.

The Visitable Inclusive Tax Credits for Accessible Living (VITAL) Act has the potential to make life so much more livable for millions of people in the United States who are currently living with a disability or who wish to age in place. It will create affordable low-income accessible housing in communities across the country. With this safety net I would gladly have sold my first condo and let my assets run out knowing that there was an affordable accessible apartment waiting for me. I would do that now as a homeowner with no ability to accrue savings, as I feel like I'm walking on a razor's edge and dreading the day disaster strikes.

This is America, the land of the free. The VITAL Act will support the freedom of Americans to live as they choose with dignity, the freedom to live without fear of homelessness, and the freedom to participate in communities in a way that is so often denied them. We can improve the lives of our fellow citizens. Please pass the VITAL Act and start on the road to giving security to our most vulnerable citizens.

**Brenda Dare Statement for the Record for the Special Committee on Aging's hearing
entitled, "Laying the Foundation: Housing Accessibility and Affordability for Older Adults
and People with Disabilities."
July 20, 2023**

Statement from Brenda Dare:

My name is Brenda Dare. I've lived in Western Pennsylvania for most of my life. I am intimately familiar with the housing crisis that is faced by people with disabilities of all income levels. The situation here is not unique. As a nation we need to address the lack of affordable, accessible, integrated housing. This is not an easy task. Developers, service agencies, lending institutions and buyers all need to come together to address the problem. I thank Senator Casey for his leadership and introducing this bill, which is indeed vital for our future.

As a young person, I lived in a very inaccessible house in Washington County. Very few programs existed that would've allowed for modifications to be made. It was a 75-year-old three-story house. Luckily, there was a ground level entrance on the first floor. That was unusual and a fact I was grateful for even as a child. I had no friends with similar houses. Even friends that lived in apartments generally had to deal with stairs at the front entrance, and that meant I simply didn't visit. It made for a very different kind of social life. Many children with disabilities are very familiar with "six-hour friendships" this refers to the fact that because we cannot navigate friends' houses, we are often relegated to only seeing our peers during the six hours we spend in the classroom.

As I begin to reach adulthood, it was assumed that I would go live in a subsidized, senior high-rise. While I was navigating college and picking classes, my mother was gathering applications. The most prominent one in Washington, Pennsylvania, at the time was a senior high-rise that had rules about when guests could be there in one quiet time needed to be enforced. This was not agreeable to a college student. Low income, waiting list of the time that had any accessibility were years long. Not to mention the fact that they didn't seem like places a young person would want to live.

I ended up living in an inaccessible apartment, with a roommate I met in college. We had no door on our bathroom, and the ramp that we were able to construct over the back stairs could only be described as "adventurous." We were advised to post signs. The people who used it were at their own risk. I had some knowledge that it might've been a landlord's responsibility, but he certainly wasn't stepping up, and I had the choice of either making it work on my own or returning to my mother's accessible home. Our relationship was strained at that point, and that really wasn't an option. Even then, 30 years ago low-income accessible housing was a fairytale. There were units available at different places throughout urban areas like Pittsburgh, but it was commonly known that you were waiting for someone to die to be able to move into one. Not to mention the conditions in these places were often substandard. We need investment and affordable accessible, integrated housing of all types.

I mentioned earlier that we didn't have a door on the bathroom of that apartment. It was just a shower curtain hanging on a tension rod. It might surprise some people to know that that solution

would stay with me through many more apartments. I am a homeowner now, and I still don't live in a bathroom or closing. The door with my wheelchair in the room is practical. Our city is old, our architecture is old, our population is aging. This need is going to reach even greater crisis proportions in the coming decades.

I spent decades in disability advocacy as a profession. I went to countless conferences. I sat across tables from developers, who looked me straight in the face and said, that people with disabilities don't buy houses. They said that ramps for ugly and accessible houses would never sell to anyone, but those who needed the features. I pointed out that people who buy houses become disabled and more than once was told "that's what nursing homes are for."

This attitude represents the bias that we have to overcome if we want more affordable accessible, integrated housing stock to be built.

The VITAL Act aims to incentivize not only physical accessibility, but proximity to transit and walk ability of neighborhoods. I cannot tell you what a relief it would be to live in a commonwealth, and a nation that embraced these values. Perhaps it's illustrated best by my explaining that my greatest fear around losing my home for any reason is not the loss of my valuables; it is the loss of my freedom. Homelessness services do not support people with access and care needs. I would only be weeks away from the point where I would overstay my welcome and friends' houses. My only option at that point that would happen fast enough would be a nursing facility. I would go from being a vital contributing member of the neighborhood, a city, a commonwealth, and the nation to being a bed number in a nursing facility away from my partner, my child, and my beloved animals. This is the reality that people with disabilities face. The quicker we can get more visible housing stock that is easily modified, the safer the freedom of all people with disabilities will be, the safer grandparents will be, the safer people who get into car accidents will be, the safer freedom for all will be.

**Casper Colo Statement for the Record for the Special Committee on Aging's hearing
entitled, "Laying the Foundation: Housing Accessibility and Affordability for Older Adults
and People with Disabilities."
July 20, 2023**

Statement from Casper Colo:

My name is Casper, and I am 81 years old. After retiring from work in construction, my time is spent working at North American Warhorse two days a week and acting as an alter server. I do all of this while still living at home.

I am blessed by God for meeting the most beautiful person of my life, my wife Ann Marie, and for my wonderful family of three sons and eleven grandchildren. My wife and I are proudest of our children's accomplishments. I don't just love my children, I worship them. We all lived in our four-bedroom home, but now I only use one bedroom.

After my wife's passing eleven months ago, it has been like sleeping in a museum. I feel guilty going out when my wife is in the cemetery, so I stay close to home. I want to be carried out of my house instead of walking out, because I see my wife here everyday and want to see her until I cannot see anymore.

My house was modified, which has allowed me to stay in place. I started this process about five years ago when I found out that I was eligible. On the waiting list for over two years, COVID came and prolonged the wait. Once it all started, I began receiving the assistance that I could not afford on my own. It started with the Area Agency of Aging. They created a to-do list, visited me to help hang my porch swing, and looked for additional agencies to help me. I next worked with wonderful people from University of Scranton's Occupational Therapy Department. They put a Ring Doorbell up, installed motion sensor lights and speakers, and set up home Alexa.

When visiting my brother-in-law to see his storm door, he recommended a contact at the NeighborWorks Agency. I applied and began working closely with them. My wife was a cancer patient at the time, so we began with safety bars in the bathroom and hallway, safety switches, new toilets, and a light that was five times brighter than before. Overall, these agencies did so much. I will be looking into additional resources to help add a railing for the four concrete steps in my backyard. I am thankful to everyone who has helped me keep my home and memory of my wife in this home.

It is remarkable how these agencies are accessible but not advertised. I found out by word of mouth. I want my name to be kept so that I can request help if eligible in the future and also to have people reach out to me so I can tell prospective clients about what to expect and how good everything works out. I wish more people would have the opportunity to benefit like I did.

Respectfully,

Casper Colo

Diane Yaddow Statement for the Record for the Special Committee on Aging's hearing entitled, "Laying the Foundation: Housing Accessibility and Affordability for Older Adults and People with Disabilities." July 20, 2023

Statement from Diane Yaddow:

A little bit about me. I've been active my whole life. But I have had trouble walking my whole life. I recently was diagnosed with scoliosis and spinal stenosis which means I will probably end up in a wheelchair in the future. I have owned my place for twenty-seven years and I hope to live here until the end. Being 73 years old, it is hard to ask for help, but I knew I needed assistance.

In December of 2021, I was at a meeting of a local Interagency Agency when I heard of Neighborworks. I called my social worker about it, and she put me in touch with Melody. They were working their way into Wayne County and taking applications. I submitted all the paperwork that was needed and waited. Melody kept in touch with me the whole time giving me updates.

I initially asked for a ramp off my front porch. There are eight steps into the house and there have been times that I have crawled up the steps because I couldn't walk up them. My property was too small for the ramp, so I am looking at other options.

I was approved and waiting for contractors in the area to sign on. I had a visit from Melody then an interview with an Occupational Therapist with an evaluation being submitted. Come October of 2022, the contractors were ready to come to my home. Two very nice men came into my house and installed comfort toilets (I have bad knees and use both bathrooms in my house). They installed single handled faucets in both bathrooms. Both bathrooms had handrails installed by the toilets as well. There were GFCI outlets installed in the kitchen and bathrooms.

The biggest thing that they installed was 3 grab bars in my shower. I thought I was good with a metal cart to lean on and a cane outside the shower. (I was a fool!) There was also a new shower head with a handheld shower head. I have never felt safer!

Next on the list were two grab bars by the outside doors. I didn't think I needed them, but I use them all the time.

The last thing that was installed was a short ramp off my back deck. Using a walker or canes, I can enjoy my backyard.

I know the needs of the elderly, as I am President of an organization called Growing Older Together. It is an all-volunteer organization in Wayne and Pike Counties in Pennsylvania and Eastern Sullivan County in New York. We have a virtual office and many volunteers. So, I know the importance of wanting to stay in your home. Please Google us if you would like.

Respectfully,

Diane Yaddow



**Statement for the Record of Dana Hanchin,
President and CEO, HDC MidAtlantic
U.S. Senate Special Committee on Aging**

“Laying the Foundation: Housing Accessibility and Affordability for Older Adults and People with Disabilities.”
July 20, 2023

INTRODUCTION

Thank you, Senator Casey and members of the U.S. Senate Special Committee on Aging, for this opportunity to testify on the important topic of accessible housing for seniors and individuals living with disabilities. My name is Dana Hanchin, and I am the President and CEO of HDC MidAtlantic (HDC).

HDC is a nonprofit affordable housing provider based in Lancaster, Pennsylvania that owns and/or manages over 3,400 apartments serving more than 5,000 residents in 72 communities located in urban, suburban, and rural areas across Pennsylvania, Delaware, and Maryland. Fifty-four of our affordable communities are located in Pennsylvania, housing more than 3,800 of the Commonwealth’s residents. Across HDC’s 53-year history, we have provided safe, affordable housing to over 50,000 residents, invested \$325 million building and preserving housing, resulting in \$1 billion in local economic impact. We are dedicated developers and providers of, and advocates for, affordable housing. We believe housing is a human right and are committed to ensuring everyone has a safe, welcoming, affordable place to call home. HDC MidAtlantic is a proud charter member of NeighborWorks America, a network of nearly 250 nonprofit organizations across the United States that work together to create affordable housing, support residents, and strengthen communities.

HDC provides housing that is safe and affordable to individuals with lower incomes, focusing on seniors, families, and individuals living with disabilities. The individuals who choose to live in HDC housing are diverse, but we know that approximately 80% of households in HDC communities earn less than \$30,000 per year. We serve both general occupancy and senior populations – 32 communities are designated for seniors, making up more than 45% of our portfolio. In 2022, 1,835 residents, or approximately 35% of individuals who choose to live in our affordable housing communities, identified as being 62+, and 728 residents, or 13%, report that they are living with a disability. HDC takes a people-centered approach to affordable housing, making sure that an individual’s lived experience and voice are at the center of our work. We take great strides to ensure that our affordable housing communities are accessible for all residents regardless of their stage of life or disability status, always meeting and, at times, exceeding minimum standards required by the Pennsylvania Housing Finance Agency (PHFA) and United States Department of Housing and Urban Development (HUD).

The need for safe, affordable housing is universal and continues to grow across the country. Of HDC’s 54 affordable housing communities in Pennsylvania, 45 have waitlists as there are no



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vacancies available. Twenty-two of those waitlists are at senior properties across the Commonwealth, which speaks to the great need for senior affordable housing. What is more startling is that 23 of those 45 waitlists are closed entirely because the wait exceeds three years. In total nearly 4,000 people are sitting on waitlists in Pennsylvania, nearly as many as we are able to house.

ACCESSIBILITY STRATEGIES IN CONSTRUCTION AND PRESERVATION

When building new construction affordable housing, HDC meets PHFA's minimum standards of 5-10% of apartments being compliant with the Americans with Disabilities Act (ADA). Whenever possible, we work to exceed those guidelines. In new construction senior developments, HDC attempts to ensure that all units are adaptable to becoming ADA compliant apartments as residents' needs change over time. When preserving older developments, some of which were built before ADA standards were enforced, HDC attempts to bring properties up to current standards with upgrades including widening doorways, changing countertop heights, modifying bathroom fixtures, and other modifications. We attempt to increase the total number of ADA compliant apartments in preservation projects wherever possible.

We frequently partner with like-minded organizations to support our accessibility goals. One recent example of this is HDC's partnership with the Eastern Pennsylvania Down Syndrome Center (EPDSC) on our upcoming 49-apartment affordable community in Allentown, Pennsylvania called 1528 West. This development will reserve 20% of apartments for adults living with Intellectual and Developmental Disabilities (IDD), who can live independently on their own with supportive services provided by HDC's Resident Services. In the conceptualization of this development HDC and our development partner, Alliance for Building Communities, Inc., engaged EPDSC for their expertise and knowledge on housing for adults with IDD and subsequently formed a social partnership to make sure that 1528 West provides everything its future residents with IDD need to thrive within the Allentown community. EPDSC participated in HDC design charrettes during the planning process to discuss resident needs and experiences in great detail. HDC's Real Estate Development team worked with architects to make sure that all design suggestions were addressed. This is a process HDC employs on all new construction and preservation projects, incorporating the feedback of current residents into future developments to continue to refine design and accessibility elements.

Another example is the partnership we have entered into with United Disabilities Services (UDS) for our upcoming 64-apartment development in Lancaster, Pennsylvania called The Apartments at College Avenue. Our strategic partnership with UDS, and their financial support, has helped us double the number of accessible units included in that development to 12, or 20% of the total number of apartments. We have also worked with UDS to apply for Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund (PHARE) funding to support adaptive modifications at existing communities to make necessary ADA upgrades.





Currently, 7% of the apartments in HDC's portfolio are ADA compliant, a total of 242 units, and 70 households, or 2%, participate in the Section 811 Supportive Housing for Persons with Disabilities program, which is designed to allow individuals living with disabilities to live as independently as possible through subsidized housing and supportive services. While these numbers meet the minimum requirements of what HDC is obligated to provide as an affordable housing developer and property manager, we know this does not satisfy the accessibility needs for residents who are currently living in HDC communities, and for those on waitlists anticipating apartment availability.

It is not uncommon for current residents to request a transfer into an ADA compliant apartment within their building as they age in place, their disability status, or their life circumstances change. Residents are also able to request a reasonable modification of their existing apartment to make certain ADA compliant upgrades. In the last three years, 28 transfer requests and 229 reasonable modification requests were submitted to HDC's Property Management department. These internal numbers demonstrate the growing need for accessible affordable apartments within our current portfolio.

SUPPORTIVE SERVICES

HDC's Resident Services program is one of our core services alongside Real Estate Development and Property Management, which speaks to our people-centered approach. The Resident Services staff uses a trauma-informed lens to meet residents where they are, listening to their questions and concerns, helping to navigate through challenges, and celebrating successes together. The team provides households with support in areas like financial capability, housing stability and eviction prevention, access to support services, resident engagement, and community building.

We believe that a safe place to call home is a cornerstone for household stability and growth, which can allow individuals to focus on other aspects of life. When a resident makes the decision to live in an HDC affordable housing community, our Resident Services staff meets with them one-on-one to assess their needs and resources and connect them with service providers and programs. Senior living, healthcare, and disability access are large categories for the types of referrals Resident Services make to outside agencies. Of the 736 senior residents who were referred to outside agencies in the last year, 522 or 70%, of them were connected with benefits that support aging in place and disability services.

There is a continuum of services and supports Resident Services can provide depending on the resident's needs and interests. Resident Services works with the Offices of Aging and Offices of Assistance in every county we work in, connecting HDC residents with a variety of services including Medicare, Medicaid, welfare benefits, food access, financial literacy, insurance,





transportation, vision and hearing loss support, and much more. Our team can work with home health care agencies to arrange for outside assistance, hospice care for end-of-life support, and Living Independently for the Elderly companies to streamline insurance and healthcare needs as seniors age. Resident Services provides support to residents living with a disability or chronic illness, offering healthcare education and connections to outside agencies. A resident's needs may change over the time they are living with HDC, and Resident Services staff works closely with individuals to support them through each stage of life. All of these potential services and resources are designed to help an individual have choice and agency over their lives, including aging in place at an HDC community if they decide to.

FUNDING AND SUPPORT

As the senior population in Pennsylvania continues to grow—the U.S. Census Bureau estimates that 27.5% of Pennsylvania's population will be 60 and older by 2030—the need for accessible affordable housing will only continue to grow as well. This need will necessitate additional funding to support new affordable construction and preservation, as well as policy change to ensure that change is lasting and sustainable.

HDC endorses the Visitable Inclusive Tax Credits for Accessible Living (VITAL) Act to address the housing affordability and accessibility crisis for people with disabilities. This Act has the potential to increase funding for the Low-Income Housing Tax Credit (LIHTC) program to increase the number of accessible homes overall and require that states administering LIHTC construct at least 20% of apartments as ADA compliant and/or walkable and rollable, an improvement over current standards.

HDC is also advocating for the expansion of the LIHTC program through the Affordable Housing Credit Improvement Act (AHCIA), which would support the financing of nearly two million new affordable homes by increasing the number of credits allocated to each state, increasing the number of affordable housing projects that can be build using private activity bonds, and improving the LIHTC program to better serve at-risk and underserved communities including veterans, victims of domestic violence, formerly unhoused students, Native American communities, and rural Americans. The bipartisan support from co-sponsors—including from Pennsylvania representatives Lloyd Smucker, Mike Kelly, Madeleine Dean, Brian Fitzpatrick, and Dwight Evans—that AHCIA has received is encouraging.

While the LIHTC program is our country's most successful affordable housing program that has supported much of the development that has occurred over the last 37 years, seniors on fixed incomes can struggle to afford LIHTC rents. Rental operating subsidies are critical to ensuring these vulnerable populations can access safe, affordable housing and not pay more than 30% of their income on rent. Increased funding for the Project-Based Rental Assistance could help more seniors and people living with disabilities remain stably housed in LIHTC properties.





Additionally, supportive services, which are necessary to ensure aging seniors and individuals living with disabilities can access benefits and services, cost additional dollars that are often not built into traditional funding streams. Direct funding that supports services in affordable housing communities is very limited, particularly in LIHTC developments. HDC would like to see HUD expand eligibility requirements for HUD elderly housing service coordinators in LIHTC senior housing.

CONCLUSION

The need for affordable housing is only going to continue to grow in Pennsylvania and across the country. While the funding sources and policy changes above will not solve every issue, housing developers like HDC are able to do more for vulnerable populations including seniors who choose to age in place in affordable housing communities and individuals living with disabilities with expanded and consistent funding. Every dollar and every decision have the power to make a difference in the lives of people living in affordable housing.

HDC remains committed to working with you to identify solutions to ensure that seniors and those living with disabilities are empowered to achieve their own personal success in vibrant, thriving affordable housing communities that are equitable, accessible, and affordable for generations to come.

Thank you,

A handwritten signature in blue ink, appearing to read "Dana Hanchin", with a long horizontal line extending to the right.

Dana Hanchin
President and CEO
HDC MidAtlantic





July 20, 2023

United States Senate Special Committee On Aging
G16 Dirksen Senate Office Building
Washington, DC 20510-6050

Re: Challenges to providing accessible and affordable housing for individuals with disabilities

Good afternoon, Chairman Casey, Ranking Member Braun, and members of the committee. On behalf of the Inglis Leadership Team, our staff, and those we serve, I am pleased to submit this testimony on the challenges associated with finding affordable and accessible housing for individuals with disabilities. But, before I get into those specifics, let me tell you a little about Inglis and our mission.

Founded nearly a century and a half ago, Inglis' mission is to enable people with disabilities — and those who care for them — to achieve their goals and live life to the fullest. The organization serves people with complex disabilities each day, most of whom have at least one physical disability, often requiring them to use a wheelchair. They receive care, housing, or services through one or more of our three entities: Inglis Community Services (ICS), Inglis Housing Corporation (IHC), and Inglis House.

- ICS supports approximately 3,000 people and organizations annually with resources like disability-specific certified peer specialist services, care management, home modifications, employment, training/education, adult day services, and assistive technology support.
- IHC is the largest private provider of affordable, accessible housing in the Greater Philadelphia region, with more than 400 accessible apartment homes.
- Inglis House is a special skilled nursing facility for adults of all ages who utilize wheelchairs for mobility due to paralysis and other disabilities.

All Inglis' programs are designed to support people with physical disabilities to maximize their independence and enjoy a high quality of life.

Additionally, Self-Determination Housing of Pennsylvania (SDHP), a program of Inglis Community Services, advocates for accessible, affordable, and integrated housing opportunities for individuals with disabilities across Pennsylvania. SDHP offers technical assistance and training to stakeholders across the commonwealth designed to promote greater choice in

housing through its Regional Housing Coordinator (RHC) program. The RHCs have delivered 62 trainings so far this year, reaching over 2,800 individuals. SDHP also works with landlords to open up rental options for individuals with disabilities using the Landlord Risk Mitigation fund, and they provide home modifications or repairs that increase independence while encouraging aging in place. Twenty-two home modifications were completed in 2023.

SDHP staff has first-hand knowledge of the challenges individuals with disabilities face daily when trying to secure accessible housing. In fact, requests related to finding accessible, affordable housing make up the largest category of requests SDHP receives through its state-wide referral system. These requests most often cite issues related to funding, gaps in knowledge, limited resources, difficulty transitioning from facility-based care, and inaccessible design. I will briefly highlight some of these points here.

Funding Challenges

- Much of Pennsylvania's housing stock is old. The median age of owner-occupied housing units is over 55 years, among the oldest in the country.¹ There are simply not enough dollars to pay for necessary housing modifications, leaving people without choice in their housing and/or putting them at physical risk. SDHP currently has a list of about 200 people waiting for housing modifications, and the wait time can be as long as two years.
- SDHP has a grant from the Pennsylvania Department of Community and Economic Development to provide home modifications, but this funding does not cover managed care organization (MCO) enrollees. Individuals going through their MCOs are often experiencing long wait times of several months.

Lack of Knowledge / Under-Utilization of Available Resources

- Individuals with disabilities enrolled in MCOs often do not know they are eligible to receive funding for home modifications. Others who try to access this benefit have difficulties navigating MCO policies requiring enrollees to apply for modifications through a community organization before receiving an MCO payment. Some MCOs require that at least three community organizations reject an individual's modification request before they will pay. These policies cause long delays that put people's safety at risk.
- SDHP is serving older adult homeowners living at 80% of the area median income through a grant funded by the U.S. Department of Housing and Urban Development (HUD). However, this grant does not cover many big-ticket items seniors need to age in place, like ramps, stairlifts, and accessible showers. Our problems accessing these items are complicated by the fact that property managers for senior and subsidized housing are often unaware of their responsibility to provide home modifications.

Difficulty Transitioning to a Home-Based Setting

¹ United States Census Bureau, 2021 American Community Survey

- When a person acquires a disability, they are often released from rehab or acute care before their home can be made accessible or another accessible housing option can be found. The result is that individuals with disabilities must “make do” in inaccessible environments for extended periods of time. Hospitals and healthcare systems must do more on the front end to ensure those leaving inpatient settings are connected to housing services as soon as possible.
- Along those same lines, many SDHP clients released from a hospital or rehab post-disability are having difficulty accessing services like home modifications and home care assistance because of complicated insurance regulations. These policies make remaining independent a cumbersome process. Additionally, the loss of income associated with disability makes living in market-rate housing nearly impossible.

Accessibility and Universal Design

- As I have stated, PA’s housing stock is old. The structural issues associated with older housing can make modification difficult or impossible. For this reason, it is imperative that new housing developers are intentional about incorporating the principles of universal design.
- The demand for HUD Section 811 housing is far outpacing the supply. We recommend that HUD designers consult with disability experts and members of the community before constructing new sites. Involving individuals with disabilities early in the process increases the likelihood that accessibility concerns will be caught and addressed before the project is complete. Addressing these issues at the design stage lessens the need for more costly home modifications farther down the road.

As I close, I want to urge the Committee to support the VITAL Act (S. 1377). The Act would begin to impact many of the challenges I have outlined by increasing funding for and the availability of accessible units.

Thank you again for the opportunity to testify today. If you have any questions, I can be reached at dyann.roth@inglis.org or by phone at 215-581-0701.

Respectfully,



Dyann Roth
President and Chief Executive Officer
Inglis



**Disability Options Network
Center for Independent Living**

*“Empowering people with disabilities to live as
independently as they choose.”*

**“Laying the Foundation: Housing Accessibility and Affordability for
Older Adults and People with Disabilities.”**

July 20th, 2023

My Experience with Accessible Housing
by Amy Hawkins

I never thought about the importance of accessible housing, until I had a spinal stroke exactly one week after my kidney transplant. It happened in 2016, when I was 42 years old.

The stroke left me paralyzed from the waist down, and I spent two months in the hospital, receiving in-patient physical and occupational therapy. I had three minor children, a son who was a freshman in college, and my oldest, who was 20 years old, was married and living on his own (my ex-husband was not a permanent fixture in our lives). At one point, the physical therapist suggested that before I was discharged, I should think about moving into an accessible apartment. I knew that the apartments that are intended for the elderly and/or people with disabilities typically only have one-bedroom (possibly two), so I wouldn't be able to bring my children (public housing is similar – each property has a few accessible units, but they cannot accommodate a family). I ended up going home to the four-bedroom house that I rented, which was not accessible in any way.

I went home with a walker and a wheelchair, since I was somewhat able to move my legs again, but still could not walk on my own. The front and back porches both had 5 steps, and to get up or down, I had to lean on the railing (and either toss my walker to the ground or up on the porch).

Indoors, the only bathroom was upstairs. I couldn't lie down on a bed, so I slept downstairs in a recliner. I ordered a pair of knee pads for crawling up the stairs and on the floor, and to get back downstairs, I'd slide down. Sliding downstairs resulted in me wearing a small hole in my lower back, which had been teated by a visiting nurse. I then began crawling backwards down the stairs instead of sliding.

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Being in this predicament also made me realize the importance of a first floor, accessible bathroom. The bathroom I had was equipped with a regular tub, and to get into and out of it, I would prop myself on the edge of it, lift one leg over the side, then the other one, and then I would slide into the bathtub. Getting out was the same, only I ended up sliding down to the floor, where I got dressed (I was determined to do all of this myself).

Around two years later, I learned that DON Inc. was building accessible houses for people with disabilities, who were also under a certain income. I applied right away, and my income was low enough to qualify for the opportunity but high enough to qualify for a mortgage.

The home has a stepless entry, and all the door handles are levers, which are easier for some people with disabilities to use than round, traditional doorknobs. There are two bathrooms – one regular and one with a walk-in shower and grab bars.

Many of the consumers I work with are renters, and if someone is under 62, it is very difficult to find an accessible rental, be it an apartment or a house. Some families may have a child or children who have disabilities, so they would need accessible housing that would include the entire family. Another aspect of accessibility would be doorways that are wide enough to accommodate bariatric wheelchairs and rollators.

Thank you for taking the time to read my story, and I hope that Senator Casey’s important and urgently needed bill finds the support it deserves.

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**Submitted Testimony of the National Disability Rights Network
for the
Senate Special Committee on Aging Hearing
Entitled
Laying the Foundation: Housing Accessibility and Affordability for Older Adults
and People with Disabilities
July 20, 2023**

The National Disability Rights Network (NDRN)* thanks the Senate Special Committee on Aging for holding the hearing entitled “Laying the Foundation: Housing Accessibility and Affordability for Older Adults and People with Disabilities” on July 20, 2023. As the hearing demonstrated, the United States lacks the needed number of accessible and affordable housing units for persons with disabilities. Legislation like the VISIBLE Inclusive Tax Credits for Accessible Living (VITAL) Act described at the hearing would take a step forward in alleviating this problem.

As Allie Cannington from The Kelsey demonstrated in her testimony, there simply is not enough accessible housing units for persons with disabilities in this country. As a result, people with disabilities are forced into institutional settings or become homeless. This situation is expected to get worse as the percentage of Americans living with a disability continues to rise. Some statistics estimate that one in five or even one in four Americans have a disability.

Additionally, people with disabilities disproportionately live below the poverty line and consequently rely on low-income housing. As Ms. Cannington explained, this population often only has Supplemental Security Income (SSI) benefits which regularly are not enough to cover the rent. This fact was also highlighted by Dr. Jenny Schuetz who explained that tenants with disabilities are paying far above the recommended percentage of their fixed income on rent.

The VITAL Act is a piece of legislation that addresses the lack of affordable and accessible housing options available to individuals with disabilities. The legislation will require that states make at least 20% of their low-income housing tax credit (LIHTC) units accessible. VITAL will also allocate each state housing finance authority \$150,000 to establish resource centers to support new and current nonprofit developers. Finally, the bill will create a cross-divisional housing national advisory council that will provide recommendations on national LIHTC trends.

The 20 percent LIHTC unit requirement under the VITAL Act will help to grow the number of accessible and affordable units and address the shortage of housing for people with disabilities demonstrated in the testimony. NDRN also supports the legislation’s push for an advisory committee to assess and make recommendations on LIHTC trends. As stated by witnesses like Ms. Dominique Howell, there is often a trade-off between accessible and affordable housing. People who live on a limited budget often cannot afford a place that is accessible for individuals with physical disabilities. An advisory board that tracks such trends across the country can better understand and

address such issues. Data collection is often one of the first steps in making change and this legislation will help to push for that. Experts like Ms. Cannington and Dr. Schuetz clearly exist and bringing together such expertise to collect and analyze data and subsequently make recommendations is essential. NDRN urges Congress to quickly consider and pass the VITAL Act to address this chronic shortage of accessible and affordable housing for people with disabilities.

NDRN appreciates the opportunity to submit this testimony for this important hearing and hopes that the Senate can quickly pass needed legislation (including the VITAL Act) to address these critical issues impacting housing for people with disabilities. Please reach out to Claire Stanley, Public Policy Analyst, if you have any questions or need additional clarification on the testimony. She can be reached at Claire.stanley@ndrn.org, or 202 567-3501.

*NDRN is the non-profit membership association of Protection and Advocacy (P&A) agencies located in all 50 States, the District of Columbia, and the United States Territories. In addition, there is a P&A affiliated with the Native American Consortium which includes the Hopi, Navajo, and San Juan Southern Paiute Nations in the Four Corners region of the Southwest.

P&A agencies are authorized under various federal statutes to provide legal representation and related advocacy services, and to investigate abuse and neglect of individuals with disabilities in a variety of settings. The P&A Network comprises the nation's largest provider of legally based advocacy services for persons with disabilities. NDRN and the P&A Network advocate for many people with disabilities around housing related discrimination.

**Sandie Geib Statement for the Record for the Special Committee on Aging's hearing
entitled, "Laying the Foundation: Housing Accessibility and Affordability for Older Adults
and People with Disabilities."
July 20, 2023**

Statement from Sandie Geib:

I have always struggled financially - even though I always worked. I moved to the coal region with my children because housing was much less expensive, and I was terrified we'd be homeless. I had no idea about subsidized housing. I couldn't find any information about it.

What I did find is poverty automatically puts you "on the other side of the tracks." I found apathy and hopelessness. Poverty affects your soul... your spirit. You go through the motions of living. But you're not living. You're existing.

Eventually, I came to Berks County. I spent time with each of my daughters while looking for an apartment I could afford.

In my search I came across a clean, bright, pleasant apartments. Subsidized! Affordable! Not deteriorating or run down.

Too many people are in the same circumstance. At 76 I know I will need handicap accommodations - as many people do. Wheelchair accessible; shower stalls instead of tubs for easy access. We need to be safe in our homes.

It's not just housing we need. It's suitable housing.

Funding is imperative.

Respectfully,

Sandie Geib

**Suzanne Ott Statement for the Record for the Special Committee on Aging's hearing
entitled, "Laying the Foundation: Housing Accessibility and Affordability for Older Adults
and People with Disabilities."
July 20, 2023**

Statement from Suzanne Ott:

Home modifications are important to me and my family because without them, our home isn't accessible for my spouse. He had a stroke back in 2018 and is disabled. Andre is in a wheelchair, and he can't get into his own home because the doors aren't wide enough for his wheelchair. He has to crawl on his hands and knees to get inside the house. Once inside he still has to crawl up the stairs to access his bedroom. If he needs to go to the bathroom, he has to crawl as well. Crawling is hard on him. Often, he needs to stop and take a break to breath because of the physical effort. It has also been physically damaging to his body, causing callouses and wear on the knee. We bought him knee pads, but they don't fit well and are very little help. My family and I are so grateful to Senator Bob Casey and his team for helping us get the application for home modifications that will make access for Andre much easier. We are working with them to get stair lifts, widen doorways, and make the bathroom accessible. When we get those things, Andre can truly be independent. He can use the stairs lift to get around and do as he please. The bathroom would be better because then he can have a roll in shower. We are also widening the doors so that he can get into all the different rooms and be able to play with his kids again in their room. Andre having more independence would mean the world to him and give him the confidence that he needs to start walking and not give up on himself and not be depressed because he's not the same anymore. We are truly grateful. I don't know how much longer Andre could have kept this up, and we are very grateful for this program.

**Wendy Boyd Statement for the Record for the Special Committee on Aging's hearing
entitled, "Laying the Foundation: Housing Accessibility and Affordability for Older Adults
and People with Disabilities."
July 20, 2023**

Statement from Wendy Boyd:

In 2018, I was diagnosed with rheumatoid arthritis, an autoimmune and inflammatory disease. I now live at St. Peters Apartments in Columbia. Once I got sick, everything seemed to disappear. My work as an accountant stopped because of my disease. My hands are deformed, I have mobility issues, and I cannot walk without a cane or walker. This all made me lose my job and house.

Someone suggested that I apply to a place owned by HDC MidAtlantic, because they accept people with disabilities who are not seniors. The wait was three and a half years, and the last sixth months of the wait consisted of me not leaving my second story apartment and living off of pizza and take-out because I could not physically leave.

In 2021, I finally moved into an apartment that is accessible. It is a physical blessing. The safety features and elevators make it livable.

No one my age wants to end up in a place this this, but thank God there are places like this. There should be more places for people that they can afford to live.