Locating Affordable and Accessible Housing for People with Disabilities in Illinois
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A project of:

Nathalie P. Voorhees Center for Neighborhood and Community Improvement University of Illinois at Chicago

Housing Action Illinois

Latinos United

About IHARP

The Illinois Assisted Housing Action Research Project (IHARP) is an assisted housing database project for Chicago and the state of Illinois. It is a partnership project that formed in the mid-1990s when housing advocates came to an alarming conclusion: housing policy was being established and implemented in a vacuum of information. How many units of assisted housing exist in Illinois? Where are they located and whom do they serve? These are straightforward questions that need to be answered in order for policy makers, government officials, community organizations and others to make informed decisions about the future of Illinois. At the time, data was not readily available or easily attained from public agencies and often not in electronic form. It took several years to build the base of information, which we now update to reflect new development, and unfortunately, lost units. The data is available on the Voorhees Center website.

Public access to this information is a step forward, but IHARP is committed to equal access. Many residents in subsidized housing do not have the resources to use the IHARP database. To address this problem, IHARP provides outreach, education, and technical assistance on using IHARP data for local organizing. In addition, IHARP also uses the data to evaluate various programs that fund assisted housing. To date we have completed reports on the expiring contracts of Project-Based Section 8 developments in Illinois, the Illinois Housing Trust Fund, Illinois' Low Income Housing Tax Credit Program (LIHTC) and HOME Program. This IHARP report looks at accessible affordable housing for people with disabilities statewide.

About IHARP Partners

Housing Action Illinois (formerly Statewide Housing Action Coalition) is the only statewide coalition of community-based groups working to increase the supply of affordable housing for low- and moderate-income households in Illinois. Two of Housing Action's basic policy guidelines are that government subsidies must benefit those in greatest need and that low income people must be involved in the decisions that affect their homes. Housing Action Illinois programs help community organizations increase and protect the supply of affordable housing in Illinois.
http://www.housingactionil.org/

Latinos United is a policy and advocacy organization whose work seeks to improve the quality of life for Latinos by removing obstacles to opportunity and highlighting the contributions made by the Latino community to the Chicago metropolitan region. Latinos United provides policy analysis that provides a Latino perspective on issues critical to the region; education, immigration, and housing.
http://www.latinosunited.org/

Nathalie P. Voorhees Center for Neighborhood and Community Improvement is an applied research and technical assistance unit at the University of Illinois at Chicago. The mission of the Voorhees Center is to improve the quality of life for all residents of the Chicago metropolitan area by assisting organizations and local governments in efforts to revitalize the many and varied neighborhoods and communities in the City of Chicago and its suburbs. Since 1978, the Voorhees Center has worked with many organizations and coalitions in the region on more than 250 projects including housing needs assessments, rent studies, community profiles and market analysis.
http://www.uic.edu/cuppa/voorheesctr/.

Executive Summary

Project overview

This IHARP report examines accessible and adaptable affordable housing options for persons with disabilities in Illinois. Unlike past IHARP reports that focused on a particular program, we are looking at all subsidized housing programs in Illinois to get a better understanding of what exists, where it is located and to whom it is available. Unfortunately, data is limited and incomplete, so we are only able to provide an estimated number of affordable accessible/adaptable units statewide.

Of more importance to this report is the specific guidance on the type of information that can benefit both housing consumers with disabilities and housing developers and providers. Not only does this have implications for the IHARP database, it also can help the State fulfill its commitment in *Illinois' Comprehensive Housing Plan* to "create a statewide accessible housing registry to identify housing accessible for persons with disabilities." While the 2006 update of the plan, *On the Road to Success*, indicates that this objective has been "accomplished," the analysis and examples that follow illustrate how much more can and should be done to make the existing registry a useful tool for consumers, policy makers, developers and anyone interested in locating affordable accessible housing in Illinois.

Affordable Accessible/Adaptable Housing in Illinois – What do we know today?

➢ As of March 2006, IHDA had 4,889 accessible units and 19,631 adaptable units in its inventory. Combined, this is approximately 1/3 of its current "income-restricted" units. More than half (52.7%) are in buildings for seniors or elderly only.

➢ When the state average of accessible and adaptable units based on IHDA's affordable housing inventory is applied to the entire affordable (subsidized) housing stock we estimate *at the high end* that 7.5% or 8,466 units could be accessible and 30.1% or 33,977 units could be adaptable statewide.

Persons with Disabilities—Key findings

The Census Bureau defines disability as a long-lasting physical, mental, or emotional condition, which can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

When looking at the housing needs of persons with disabilities, it is important to know that:

➢ In 2005, an estimated 1.4 million disabled persons lived in private housing that is either rented or owned. Most of this housing is not publicly subsidized.

➢ Nearly one out of five households in Illinois has at least one person with a disability. Most are in families – either married couples (49%) or single-parent families (24%).

➢ While there are many older adults with disabilities (38%), the majority of persons with disabilities are between 20 and 64 years of age (52%).

➢ About 15% of persons with disabilities in Illinois are veterans, which represents 24 percent (200,562) of all of Illinois' veterans that had been in active duty before 2005.

➢ Nearly 30% of persons with disabilities had income levels below poverty in 2005 (<$19,999), which is considerably higher than non-disabled individuals (11%).

➢ African Americans have higher percentages of persons with disabilities while Whites and Latinos have a lower percentage.

➢ Proportionally more persons with disabilities rent (32%) and are rent-burdened (60%) when compared to non-disabled (25% and 46% respectively).

➢ Based on emergency shelter data for Illinois, more than half of the individuals using shelters are identified as having a physical or psychiatric disability (about 24,000 people in 2003).

Findings

Illinois needs a more complete and consumer-oriented registry of affordable accessible and adaptable housing. The information on accessible and adaptable housing has come a long way; however, most agree that it also has a long way to go if we are to have a good source that meets consumer needs as well as funders. Of course, a good database and searchable web site can do only so much. We still have a shortage of accessible and affordable housing in Illinois relative to demand. However, while a database does not produce housing, it can make better use of what housing we have already and can benefit decisions about any new development that occurs. As with the original intention of IHARP, we believe that good data can improve efficiencies and better assure consumers find suitable housing, and that it can be used to advocate for more affordable housing.

Illinois needs to increase its affordable stock for lower income people. While not a new finding, it is important to remind policy makers and elected officials that a key problem in Illinois is the lack of permanent affordable housing to accommodate <u>all</u> consumers. In solving this shortage, more housing is needed that can specifically benefit people with disabilities, which can accomplished through universal design as well as efforts to retrofit existing units.

Illinois needs a more comprehensive approach to the development of accessible housing. While IHDA is currently our primary source of information, this in no way presumes IHDA is solely responsible for solving the affordable accessible housing problems in Illinois. Truly integrated housing—housing that meets the goals of fair housing laws and disability rights advocates—requires involving all who develop, own and manage housing. Publicly funded development has produced many accessible and adaptable units. This is an important resource but it should not be the only resource, especially when most housing production in Illinois is through the private sector.

Illinois needs an institutional or "systems" change within and across state agencies. There are two challenges here. First, housing for people with disabilities is currently developed either through affordable housing programs administered by IHDA or in very limited numbers by other state or local agencies that provide services to people with disabilities. More coordination is needed across these agencies to make sure people find housing but also, more importantly, to make sure there is a much more clear and comprehensive understanding of demand in terms of types of housing needs and locational issues in terms of access and amenities.

Second, it is important to consider housing as something that is independent of services. The supportive housing movement has made great strides in linking services to housing. While this model of housing has proven effective for some people with disabilities, particularly single men and women with mental illness and/or substance abuse, we cannot assume that all people with disabilities need or want services with their affordable housing. In addition to the current supportive housing strategy, policy makers and agencies need to look at how to allow the services to follow the person wherever they live. This can better accommodate people relative to their service needs by not tying them to a particular housing program or location.

Illinois needs to increase the use of universal design. While not all, many people with disabilities require specific accommodations in their homes and communities in order to be full participants and to have the potential for the equivalent quality of life as people without disabilities. The challenge is developing housing that can anticipate the many different needs without over building or under producing. One way to meet this challenge is to use universal design, which is "the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design."[1]

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[1] For example, see http://www.design.ncsu.edu/cud/.

Recommendations

Better information on how and if supply is meeting demand. The lack of information on who is living in accessible and adaptable units means we are unable to determine if the intended beneficiaries of housing policy and programs are actually benefiting. While it is not easy to always match up people and housing units, better information on supply and occupancy can help identify problems that might be mitigated through changes in marketing, policy and procedures and other solutions. The goal should be to make available good information for all with attention to the needs of consumers and people involved in the development process.

More detailed information about units, developments and location. Persons with disabilities generally want the same information that all housing consumers do. While the current registry of affordable and accessible housing is a start, more information is needed to improve its usefulness to consumers. While seeing a unit is the best means to determine if it fits a consumer's needs, it can be very time consuming and expensive for some people with disabilities to do this – and a waste of time if the units do not have features necessary for the individual even if labeled "accessible" on a list. At a minimum, more details about the accessible and adaptable features in both the units and the development are needed.

Consistent definitions (and use) of the terms "accessible" and "adaptable." Our review of data revealed that there are differences depending on which agency has oversight and/or because of different programs and standards affecting housing production. As a result, it is not clear if all units are truly accessible or adaptable because we do not know if they all meet the same criteria. A uniform definition and set of minimum criteria used across all housing regardless of funding or program is needed.

More affordable accessible units are needed. This includes affordable units in subsidized buildings, but also in all housing units to assure more opportunities for integration and expanded consumer choice. The latter can be accomplished with additional funding to modify homes, which can often be more cost effective and responsive to demand than new construction, as well as through enforcement of building codes and implementing universal design criteria.

More housing options. Currently, a large portion of affordable and accessible/adaptable units are in buildings designated for seniors only and/or are small in terms of bedroom size. Demand data shows individuals with disabilities live in a wide variety of household types including families with two-parents, which may mean an adult or child or both have a disability. Since not all persons with disabilities want to live in segregated housing and/or in housing that requires supportive services, policy makers need to find ways to increase the production of more integrated affordable housing options for persons with disabilities. This includes more pro-active plans to increase opportunities for people in institutions, nursing homes, and homeless shelters to move into permanent housing.

Better distribution of units. In order to meet demand for units throughout Illinois, targeting of resources is needed to improve distribution of accessible and adaptable units. This includes locations with relatively large numbers of persons with disabilities below poverty, as well as those that have relatively few accessible and adaptable units. And while Chicago has more options for persons with disabilities, the distribution is uneven relative to need within communities with higher concentrations of Latino and African American persons with disabilities. Furthermore, more accessible and adaptable units are needed in higher-income communities as well as locations that are closer to employment.

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Introduction

In 2005, Governor Rod Blagojevich introduced *Illinois' Comprehensive Housing Plan*, which has as its vision:

> Quality housing, affordable to each household, with accessible and appropriate services where needed, supports individual and family success. Housing is an essential asset and economic engine for neighborhoods, integral to Illinois' ability to achieve its goals for robust communities for the citizens of Illinois.

The plan's overarching housing principles are: 1) affordability and choice, 2) creation and preservation, and 3) leadership. Each aims to increase options for specific "priority populations" including low-income persons with disabilities. The plan explains the reasons for targeting this population:

> Low-income people with disabilities have specialized housing needs related to affordability, physical accessibility, and access to appropriate supportive services. This group includes people with diverse disabilities ranging from physical challenges, developmental disabilities, substance abuse disorders, and HIV/AIDS. The U.S. Census in 2005 estimates nearly 1.5 million people with disabilities living in Illinois. People with disabilities not only need financial assistance and subsidized housing, but also supportive services – including physical therapy, counseling, and assistance with daily living – to enable them to remain stable in their homes. **The greatest barrier this group faces is the lack of adequate housing options that are both affordable and integrated with the supportive services they require** (emphasis added, p. 7)

This report aims to help policy makers, developers, advocates and consumers shape the efforts to increase the supply of accessible and adaptable affordable housing in and across Illinois. The term **affordable** here refers to units that have been produced with public subsidies from federal, state and/or local government for lower-income households, and therefore have monthly housing costs (rent or mortgage payment), usually no more than 30 percent of income. This does not include rental housing in the private market <u>unless</u> it has in any way benefited from public funding to produce the housing units and/or to help families pay rent or buy the house (e.g. Housing Choice Vouchers). In general, a unit is considered **accessible** if it meets certain minimum requirements under federal laws, which will be outlined in more detail later in the report. We include here **adaptable** units as well, and will discuss later the distinction and why it matters.

In 2005, one-fifth of Illinois' households had at least one person with a disability.[2] This includes families and single individuals – people of all ages, races, ethnicities and gender with chronic and long-term physical, sensory, and/or mental disabilities. While some individuals with disabilities live in institutional settings like group homes and nursing homes, the vast majority does not. Furthermore, most do not live in subsidized housing, even though based on income they may qualify for and need it.

If Illinois' communities are to "support individual and family success," then each must offer to <u>all</u> the fullest range of housing options including units that are accessible and affordable. This includes accommodating people at both ends of the age spectrum – older people who are aging and young children with disabilities—as well as all the people in between representing an equally wide range of family sizes and configurations. Currently, as the Governor's plan acknowledges, this is not the case.

Population projections estimate that the number and proportion of persons with disabilities will continue growing in the United States and in

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[2] 2005 American Community Survey, US Census.

Illinois. That means the demand for affordable and accessible housing will continue to grow as well. The key challenge for many is affordability. When looking at the factors affecting housing need among persons with disabilities, the most striking is the lack of income to afford most housing in the state. The majority (69%) are in a household with an income of less than $50,000 annually (in 2005), and nearly 30 percent (433,817) were below the poverty line (income less than $20,000).

Regardless of income, persons with disabilities—like all housing consumers—have a wide range of housing needs. However, while affordability is a common need for most, the type of housing needed is not a one size fits all solution. Historically, accessible housing regulations affecting new construction and rehab of existing units have focused on reducing physical barriers, which is important because nearly two-thirds of the people in Illinois with disabilities have physical disabilities.[3] Still, it is important to remember that federal law defines a person with a disability as: "Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment." This includes people with intellectual, cognitive and developmental disabilities. This definition also includes a growing number of people who are aging and in need of help with basic and instrumental activities of daily living.

Responding to the housing needs of all people with disabilities will take a joint effort between public and private sectors. When dealing with limited public dollars, it is important to target and coordinate investment. As the Governor's plan recognizes, effective use of public and private resources is key in mitigating barriers and producing benefits for targeted populations. For persons with disabilities in need of affordable housing this can include using resources to:

1) rehabilitate existing units so they are good quality, affordable and accessible;

2) build new affordable accessible units; and/or,
3) provide subsidies to individuals to make existing units accessible and affordable.

With any of these strategies it is important to make sure supply meets demand. This means that in addition to being affordable, accessible housing must also be suitable for the disability of the occupant (i.e., it fits the needs of the person), be located in an accessible community, and fit the needs of the household and not just the individual with a disability. On this last point, it is important to keep in mind that about half of the individuals with disabilities in Illinois live in families, and are either the child or spouse of someone who may have a disability.

Effective targeting requires knowing what exists and where in terms of supply, as well as the composition of families in need of housing in order to better understand demand. For example, many individuals with a disability and of working age are not working. In fact, more than half of the individuals with disabilities in Illinois indicated that they had a disability that restricts them from working. However, this may be attributable to the community and context in which a person lives if it prevents or at least severely limits a person's ability to participate in the work force. In such cases, then, besides affordable housing, other solutions may be necessary to improve transportation access and/or increasing funding for personal assistance – things that existing public programs can provide if resources are available.

Unlike previous IHARP reports, we are not focusing here on a specific funding or development program, since accessibility requirements affect all publicly subsidized housing. Instead, this report examines what is known now about the existing subsidized affordable housing stock in Illinois—*and what more we need to know*. Despite having a great deal of information on all subsidized affordable housing in Illinois, the IHARP database was void of data on the accessibility and/or adaptability of units for any of the funding programs. In order to fill these fields in for all developments in Illinois, the IHARP partners turned to various sources including the Illinois

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[3] 2005 American Community Survey, US Census.

Housing Development Authority (IHDA), which has been working to complete an inventory of the number of accessible and adaptable units in its current portfolio.[4] This data is also available for consumers on the IHDA website (available at www.ihda.org).

While a good start, additional data is needed to better assess the full range of affordable housing opportunities for people with disabilities, and more importantly, to provide consumers better information during the housing search. This includes data that can help people make more informed housing choices such as the location of grocery stores, transportation, employment opportunities, schools, and other amenities that all families consider when choosing a home, and just as critical for someone with a disability to fully participate in their community. To this end, we include in this IHARP report input from consumers and advocates, as well as findings from a relatively recent study of state housing locater web sites in the U.S., to provide guidance in developing a more comprehensive database and centralized system for connecting accessible/adaptable housing and people with disabilities in Illinois.

Part 1 of the report discusses key issues affecting people with disabilities with regard to housing need and accessing publicly subsidized housing. **Part 2** provides background on housing policy and programs specific to disability issues. This includes national laws such as the Fair Housing Act, the American with Disabilities Act and specific requirements for publicly subsidized housing. We also provide background on programs that are utilized to produce affordable housing in Illinois – while some programs specifically target people with disabilities, most generally focus on lower-income people. **Part 3** presents data on affordable housing and what we know about its accessibility. While not a complete snapshot, it is the most comprehensive analysis that has been completed for Illinois to date. **Part 4** reviews what is already known about existing efforts to connect people and housing via good information including challenges of providing accurate information on the internet. This

section also outlines consumer ideas about what information can improve their housing search. **Part 5** concludes with recommendations for improving the type and flow of information on accessible housing, to benefit housing consumers and producers.

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[4] Data provided by IHDA is as of March 2006.

1. Housing and Disabilities

As with any housing consumer, a range of issues affect housing choice and decisions made. Unfortunately, consumers with disabilities tend to be more constrained when it comes to location and features when compared to non-disabled consumers, and as with anyone with limited income, their choices are further restricted by a limited supply of affordable housing that is also accessible. Here we outline specific concerns affecting access to and availability of accessible housing as well as location in Illinois.

Affordability. Many people with disabilities are unable to afford "market-rate" housing. As with anyone living below poverty, the price of housing is usually "out of reach" when compared to income. The estimated wage needed to afford the monthly Fair Market Rent (FMR) for a 2 bedroom unit ($802) in Illinois is about $15.43 per hour or $32,095 annually for a single wage earner (this is even higher in Chicago and other metropolitan areas).[5] This means that it would require two full time and one part time person in each household at minimum wage to afford this rent (minimum wage at $6.50).

The challenge is even more pressing for anyone who is living on Supplemental Security Income payments, which in Illinois was about $579 a month in 2005. This is well below $610 Fair Market Rent (FMR) for the state for a studio or 0-bedroom unit which would require paying 105.3% of your monthly SSI check for rent. That means the renter would need to find an additional $31 per month for rent. And it is even worse for someone wanting to live in a one-bedroom unit; it would require 120.5% of the monthly SSI check based on the state FMR of $698.[6]

One solution is to live in a lower cost unit – below the FMR. Assuming a single person on SSI pays no more than 30 percent of income for rent, this would mean locating a unit that rents for no more than $170 per month. In Illinois, there were only 84,360 units at that rent level in 2000. Most likely, many of these units are either subsidized or public housing.[7] Unfortunately, most subsidized housing developments have long waiting lists. The waiting list for public housing is estimated to be 65,184 households, yet only 63,800 units actually exist indicating the demand for housing at this price point is twice the supply[8] As well, even when units do become available, few are accessible and/or adaptable to persons with disabilities.

Accommodation. While not all, many people with disabilities require specific accommodations in their homes and communities in order to be full participants and to have the potential for the equivalent quality of life as people without disabilities. The challenge is developing housing that can anticipate the many different needs without over building or under producing. One way to meet this challenge is to use *universal design*, which is "the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design."[9]

At any time in our life, we are likely to have something that temporarily disables us. Also, as disability advocates point out, many of the features that accommodate people with

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[7] When using the Census, it is not possible to determine what number of units are public housing or publicly subsidized. We assume that many of these units are since the rent reported is based on what the tenant pays, which if "affordable" to a very low-income household, would likely rent for less than $200.

[8] Not Even a Place in Line, 2007: Public Housing & Housing Voucher Capacity and Waiting Lists in Illinois, Heartland Alliance

[9] For example, see http://www.design.ncsu.edu/cud/.

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[5] Out of Reach, 2005, National Low Income Housing Coalition, Illinois

[6] Out of Reach, 2005, National Low Income Housing Coalition, Illinois

disabilities actually benefit all people, because it makes everyone's movement easier. This includes accessible features like lever door handles (easier to operate – no turning), lower light switches (even kids can reach them) and curb cuts (reduces tripping or falling and easier on knees) to name a few features now common to our homes and communities.

When looking at specific types of disability, physical disability—and particularly mobility limitation—is the most common among individuals regardless of age. Yet not all people with disabilities need all of the features of a fully accessible housing unit. That is why people advocate for adaptable features, which expands options and gives anyone the ability to *choose* how to adapt a home or apartment to fit their needs. This can include features that are relatively inexpensive to add or modify, such as adding safety and navigation devices for people with sensory impairments (e.g., emergency lights, audio alarms, brail signage) as well as for people with mental and cognitive impairments. For some it may be having additional space for a live-in assistant.

Under current law, certain accommodations must be made in rental housing that has four or more units (See Reasonable Accommodations). This does not include single-family homes or for-sale housing bought in the private market. Although programs exist to help consumers and property owners make alterations, based on requests for assistance from housing and advocacy programs, demand clearly exceeds the resources available in most areas of the state.

Reasonable Accommodation. As defined by the Fair Housing Act, housing providers are required to provide "reasonable accommodation" for persons with disabilities.[10] This includes the rules, policies, practices and procedures, as well as modifications to the physical structure of the building and housing unit. The following is

adapted from materials developed by Housing Rights, Inc. to guide housing providers.

When considering a "reasonable" accommodation, housing providers can take only the following into consideration:

? *Is the individual qualified?* The housing provider should not ask about the nature or severity of the disability in question, but can ask questions to clarify the barrier(s) that need to be addressed.

? *Is the request for accommodation or modification "necessary"?* The housing provider does not determine this but can seek confirmation from a medical health professional.

? *Would the requested accommodation or modification require a fundamental alteration in the nature of the program? Would the requested accommodation impose an undue financial or administrative burden?* This is only considered if the modification is to be paid by the housing provider, which is determined by HUD or the appropriate agency.

Source: http://www.housingrights.org/

Discrimination. A recent study of the Chicago metropolitan area completed for the US Department of Housing and Urban Development provides evidence that discrimination based on disability still occurs.[11] As part of a larger nationwide study, the Chicago area served as a pilot study. The focus was on the treatment of people who are deaf using the TTY system—a devise that allows impaired individuals to make and receive text phone calls—to inquire about advertised rental housing and the treatment of persons using wheelchairs visiting rental properties to inquire about available units. The

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[10] This means the person has to be "qualified" as being disabled by a social service or medical professional based on the civil rights definition. See www.hud.gov/offices/fheo/library/huddojstatement.pdf for more details and specific examples.

[11] The Urban Institute, "Discrimination against persons with disabilities: Barriers at every step," Office of Policy Development and Research, US Department of Housing and Urban Development, June 2005.

findings indicate that "adverse treatment against people with disabilities occurs even more often than adverse treatment of African Americans or Hispanic renters in the Chicago-area market." This was evident in the lower rates of service, information provided, and units available and higher denial rates when requesting opportunity to inspect units for homeseekers with a disability than for comparable non-disabled homeseekers.[12]

Visitability. A movement which began in the 1990s, "visitability" aims to change home construction practices in order to make sure that all new homes are accessible in specific ways. The goal was to eventually make it easier for anyone with a mobility impairment to visit a housing unit, and also to make sure that all housing units could accommodate anyone living there now that might have a disability or that might in the future. The basic requirements promoted by visitability advocates include three key features:

- One zero-step entrance into the building and unit (if multifamily);
- All main floor interior doors—including bathrooms—have 32 inches of clear passage space; and
- At least a half bath, preferably a full bath, on the main floor.

The goal is to make it possible for anyone to "*get in and out of the house and be able to use the bathroom*--the essentials for visiting, and for surviving in your house with a temporary or long-term disability."[13] In Illinois, a 1999 statewide poll of residents found overwhelming support for these standards.[14]

Visitability proposals at the national level have been met with strong opposition from the National Association of Home Builders;

however some visitability requirements have been imposed at the local and state levels. In Illinois, the first Visitability Ordinance was passed by the Village of Bolingbrook in June 2003. It includes the three key visitability features plus additional accessible features including: 1) bathroom wall reinforcement for grab bars before drywall and finishing a bathroom, 2) 42-inch wide (minimum) hallways and passageways on the same level as the no-step entrance, 3) electrical wall outlets/receptacles 15 inches above the finished floor (minimum), 4) wall switches controlling light fixtures and fans 48 inches (maximum) above the finished floor, and 5) all exterior and interior doors 3-feet wide (minimum).[15] As a result, more than 2,000 units built in the Village are visitable and it is anticipated an additional 3,500 will be added when the Village is built out in ten years.[16]

Integration. The goal to make all housing visitable also aims to make housing for people with disabilities more integrated into our communities. Currently, this is not the case. Programs that provide funds to build affordable accessible housing have not been able to produce housing in all our communities. In part, this a problem of all affordable housing programs—between zoning, NIMBYism and expensive land prices there has been relatively fewer units of subsidized housing built outside of urban areas. Another problem is with the "programs" that produce housing specifically for persons with disabilities. By making people with disabilities the only beneficiaries, such housing automatically is segregated. While there may be program reasons for doing this, some advocates are concerned that this restricts choice and forces people to live in segregated housing.

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[12] See "Discrimination", pp. 2-3, and entire report for detailed accounts of methodology and findings.
[13] See Concrete Change for more information at http://www.concretechange.org.
[14] 1999 Illinois Poll completed by the UIC Survey Research Lab. The poll included specific questions on visitability features and if the respondent would favor having features at no cost to them.

[15] While there is no state statutory definition, Illinois does have similar criteria via the State law which created the Accessible Housing Demonstration Grant Program (PA 91-451). This program, subject to appropriation, is to encourage the development of visitable "spec built" housing – built without a buyer.
[16] Roger C. Claar (Mayor) and James S. Boan (Attorney) "Visitability: The Way of the Future In Home Building," *Illinois Municipal Review*, January 2005.

There is also concern that some programs reinforces a "one-size-fits all" approach to housing for persons with disabilities. This is particularly true with regard to supportive housing, which tends to produce SRO units for single adults with disabilities. While there clearly is a need for this housing—based on occupancy and long waiting lists when new units open up—it does not respond to the full range of demand. As the data illustrates, persons with disabilities live in families too. And, based on future estimates, this is going to increase, especially given the growing number of families that have children with disabilities. One area of concern now is the rapid increase in children with autism; with an estimate that one of every 166 children is affected, it is more common than leukemia, muscular dystrophy, juvenile diabetes and pediatric AIDS combined.[17]

Options for youth. As already noted, we can anticipate a growing number of youth with disabilities who will need housing. For some, it is because like non-disabled youth, they will move out of their parent's home. This may not be the case for some who are unable to find housing that is affordable and/or because they do not have sufficient support to live independently. Currently, Special Education Administrators assist with development of transitional plans for their special education students. These plans often include a vision statement for housing options for when the child becomes a young adult. Included also, may be objectives for reaching the housing related goals upon graduation, which can be challenging for many given the limited options and long waiting lists.

Immigration status. Another emerging challenge in Illinois is meeting the housing needs of immigrants as citizenship and/or immigrant status can affect the ability for anyone, whether with a disability or not, to access housing resources and programs. The State of Illinois historically has had a large immigrant population. In 2000 there were 1,529,058 immigrants in Illinois. Of this total, about 40% are naturalized citizens. While 92% of immigrants lived in Chicago Metropolitan Area, many new immigrants are completely by-passing Chicago to settle directly in suburbs and rural areas in the state (immigrant population in Chicago increased 34% 1990-2000 while the rest of the state increased nearly 87%). During the 1990s, 54 of 102 counties experienced a greater than 50% growth in immigrant population. Only 3.5% of Illinois residents are undocumented immigrants -- approximately 25% of all immigrants or 432,000 people.[18]

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[17] Lee Scheier, "Autism: Unlocking the mystery," *UIC Medicine* Summer 2006.

[18] Illinois Coalition for Immigrant and Refugee Rights, 2003-2004 report.

2. Accessible housing policy: Evolving requirements & regulations

Key Legislation

This section provides a brief overview of key legislation—most at the federal level—aimed at better accommodating people with disabilities in our communities. This often means removing barriers replacing them with solutions that all people can benefit from like graded curbs at intersections. Some legislation focuses specifically on housing, to produce more options for all but especially for people with disabilities who are also low income.

While the goal of most legislation has been to create more housing opportunities for people with disabilities, progress has been limited, especially in the private sector.[19] Most accessible and adaptable housing in the US is attributed to affordable housing programs that require a portion of units be designed to accommodate people disabilities. Clearly a good start—especially for the vast majority of individuals with disabilities who are lower income—it represents a very small portion of housing in the State of Illinois and the U.S.

The foundation for our current Federal regulations and requirements regarding accessible housing policy was laid as far back as the U.S. Constitution. Still, it took over one hundred years for people with disabilities to be granted equal opportunity in housing as a matter of law. More recently, the notion that Americans should not be excluded from housing because of a disability was present in the 1949 Housing Act and the Civil Rights Act of 1964. However, it was not until the **Fair Housing Act**, put into law in 1968 and amended in 1988, that it became unlawful to discriminate against a person in the sale or rental of a home or in mortgage lending specifically because of that

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[19] With regard to the private sector, it is hard to determine what exists since there is no mandated reporting of units or oversight required to determine compliance with law. While not the focus of this report, it is important to keep in mind the role non-subsidized housing stock plays since a vast majority of it is most likely not accessible, adaptable or visitable.

person's "handicap." The Fair Housing Act also protects other classes of people.

Also passed in 1968 was the **Architectural Barriers Act** (ABA), which guaranteed access by people with disabilities to buildings or facilities that were designed, built, or altered with Federal funds or leased for occupancy by Federal agencies. This Act requires that the buildings and facilities covered by the law meet certain standards of accessibility. Standards for restrooms, ramps, walkways, and entrances are specified; the number of accessible parking spaces and elevators are instructed. This legislation was the first to specify precise directives on how to meet the needs of people with disabilities.

In 1973, a single paragraph in the Rehabilitation Act, which was aimed at providing employment opportunities and training adults with disabilities, initiated what was to be the greatest stride yet for the rights of people living with disabilities. Now referred to as **Section 504**, this clause states that:

> "No otherwise qualified individual with a disability in the United States…shall, solely by reason of her or his handicap, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance...." —29 U.S.C. § 794(a) (1973).

http://www.huduser.org/

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).

Section 504 is vague as to its meanings and applications, so there have been additional regulations and orders mandating how agencies and other recipients of Federal funds should interpret it:

- 24CFR Part 8 describes the ways in which the U.S. Department of Housing and Urban Development (HUD) programs, such as the Section 8 Housing Choice Voucher Program, must accommodate individuals with disabilities; and
- 24CFR Part 9 instructs the recipients of Federal grants, such as non-profit developers or other housing providers, to guarantee that all housing and programs are accessible to individuals with disabilities.

These regulations direct that any accommodation or modification must be made so that the programs and facilities are accessible as long as these do not cause a fundamental alteration to the services provided. While this requirement fell victim twice to the veto pen of President Nixon, it passed into law.

The battle for the rights granted by this Act gave birth to a powerful disability-rights movement that has since won many other important civil rights victories. As the disability community became more vocal, legislators grew more conscious of the needs and challenges facing tenants with disabilities. Still the private housing market and Federal housing program administrators were not responding to the growing demands for equal access to housing. The next legislation, passed in 1984, was the **Uniform Federal Accessibility Standards** (UFAS). Like ABA, UFAS contains design requirements for facilities designed, built, or altered with Federal funds. UFAS is the enforceable standard for new construction and alterations, including scoping provisions, which indicate what has to be accessible, and technical provisions, which specify how access it to be achieved.

By the mid-1980's there were several laws on the books prohibiting discrimination against people with disabilities in housing, but

enforcement was still a lingering problem. After a momentous campaign by the growing movement lead by disability rights activists, the **Fair Housing Amendments Act** (FHAA) was passed in 1988, setting up a new enforcement mechanism involving state human rights agencies and HUD's administrative law judges.[20] This set the stage for the next groundbreaking legislation: the **Americans with Disabilities Act** (ADA).

The ADA, which was passed in 1990, expanded accessibility requirements beyond facilities funded by the Federal government. ADA prohibited discrimination based on disability in employment, state and local government services, transportation, public accommodations, and telecommunications. This Act was historic in its application to private entities. Like the ABA and UFAS, ADA produced **Accessibility Standards** (ADAAS) by which all new construction must adhere unless "structurally impracticable." Although ADAAS compliant facilities are still far from meeting all needs of persons with disabilities, these regulations have significantly increased accessible housing options.

In 1994, an executive order from President Bill Clinton affirmed the commitment of his Administration to fair housing and established the President's Fair Housing Council, to be chaired by the Secretary of HUD. This Order, titled "Leadership and Coordination of Fair Housing in Federal Programs: Affirmatively Furthering Fair Housing," laid out the responsibilities of executive agencies in furthering the goal of fair housing as required by the Fair Housing Act and FHAA. Additionally, procedures for addressing grievances and complaints were specified and an executive order issued in 1962 prohibiting discrimination in the sale or rental of housing was amended to include disability as a protected class. At the close of the 20th century, the well-equipped disability-rights advocacy community began to look beyond housing to take on the

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[20] In addition to strengthening the enforcement provisions of the Fair Housing Act, FHAA also embraced families with children as a new group protected under the Act.

issue of integration and "systems change." A key change came with the landmark US Supreme Court case *Olmstead v. L.C.*, in 1999. The Court interpreted ADA to reveal that "unjustified placement or retention of persons in institutions, severely limit[ed] their exposure to the outside community, constitutes a form of discrimination." In other words, not only is it discriminatory to turn away a tenant because they have a disability or build rental property that could not accommodate someone with a disability, it is also discriminatory for a state to keep someone in an institution when he or she might benefit from, and would be fully capable of, living independently in the community. Based on two women in a residential hospital who were refused community care even after their treatment professionals concluded that they could be cared for appropriately in a community-based program, the Court determined that the hospital's refusal to place these women in the community, despite financial feasibility, was discrimination. Specifically, it reflected the unwarranted assumption that these women are "incapable or unworthy of participating in community life."

The *Olmstead* case has opened a new era in the disability-rights movement. States must now look at the way they are caring for people with disabilities or face lawsuits. Additionally, as it can be expected that the precedence set by the Olmstead case will initiate systematic deinstitutionalization, questions about sufficient and suitable housing for this population reveal uncertainties. It has been further reinforced through President George W. Bush's New Freedoms Initiative and an executive order titled "Community-based Alternatives for Individuals with Disabilities" in 2001.

Illinois produced its Olmstead Plan in 2002 setting up an Olmstead Office in the Department of Human Services based on recommendations from the Interagency Team charged with overseeing the achievement of "greater integration of people with disabilities into the community." The most recent state report dealing with Olmstead is the *Illinois Disabilities Services Plan Update, 2006*. However, disability rights activists say this falls short of the goals of Olmstead. Proposed legislation, the

Olmstead Implementation Act (SB0470), aims to change this. The Act amends the Disability Services Act of 2005, adding a new Article to the 2003 Disability Services Act providing that certain disabled persons have the right to have the amount of public funds that are, or would have been, expended for their care in an institution transferred to pay for their community-based services in a qualified residence.

In 2005, "Building for Success: Illinois' Comprehensive Housing Plan" was released, accompanied by a Technical Plan. These documents catalog those needs and provide recommendations for funding, implementation, and fulfillment. Specific recommendations were targeting more than 15% percent of the multifamily subsidy resources to serve this population including a $2 million set aside of Low Income Housing Tax Credits. According to the 2005 plan, approximately 461 units were to be created for people with disabilities in Fiscal Year 2005.

Building for Success: Illinois' Comprehensive Housing Plan 2005 (http://www.ihda.org/).

HOUSING PRINCIPLES AND STRATEGIES: INCREASE ACCESS TO HOUSING

CHALLENGE: Various populations have been historically underserved due to barriers and trends in the existing housing market. Increasing housing options benefits families and communities. People with physical disabilities, including senior citizens, require accessible housing, either newly built or rehabilitated, or modification programs that allow them to remain in their current homes instead of needing to enter institutions. Access to housing also includes assisting people in crisis situations in order to maintain housing and prevent homelessness.

STRATEGY: Promote equal access to housing for Illinois households through fair housing education, outreach, and enforcement.

STRATEGY: Assist seniors and people with disabilities who need physically accessible homes by:
- Securing funding for a coordinated home modification and service program for senior citizens and people with disabilities to allow them to access community-based services instead of institutional care.

- Creating an accessible housing registry of all state-assisted physically accessible units.

Most public programs aimed at developing affordable housing include some requirements about accessibility. Below is a summary of these programs.

Public Housing. Created by the Housing Act of 1937, public housing was "established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities." Public Housing developments are managed by Public Housing Authorities (PHAs) and funded by HUD, so they have suffered the trend of recurring cuts in the federal budget. Additionally, a poor reputation plagued with economic and racial segregation as well as dangerous and unsuitable living conditions is driving the demolition of hundreds of affordable housing units. The Chicago Housing Authority released its "Plan for Transformation" in 2000, initiating the systematic evacuation of Chicago's Public Housing. The plan stressed that isolated high-rise Public Housing projects should be replaced with mixed-income developments, but replacement housing is not being produced at the rate that families and individuals with disabilities are being displaced. Elsewhere in Illinois, the picture of Public Housing is not as dramatic, but the loss of these units that serve the lowest income groups is occurring across the nation at different paces.

Community Development Block Grant (CDBG). CDBG is one of the oldest programs administered by HUD. Beginning in 1974, the CDBG program has provided funds to states and communities for the purposes of affordable housing and community development. These funds have been indispensable to providing housing for people with disabilities through funding non-profit developers and service providers, and financing the rehabilitation of facilities to meet accessibility standards. This program has been threatened in recent years as the Administration has proposed drastic changes and cutbacks to its operation. As of now, it continues to fund housing programs and is an essential piece in the financing for affordable accessible housing across the country.

HOME. In 1990, the National Affordable Housing Act created the HOME Investment Partnerships Program (HOME) to improve housing conditions and create affordable housing opportunities. HOME sought to strengthen partnerships with the private sector, especially non-profits, in the creation of affordable accessible housing. HOME dollars are administered to states or units of local government, called Participating Jurisdictions (PJ's), who review applications for funding from private entities. HOME is the most significant source of Federal funding that cities and counties have at their disposal to meet local housing needs and serves as a considerable resource to provide affordable accessible housing for people with disabilities, but the lack of long-term affordability requirements creates uncertainties about the stability of the affordable housing stock. Additionally, HOME faces the same threat of cuts as CDBG, and the current emphasis on homeownership may bring about dedication of these funds to sources out of reach for people with disabilities.

Section 811 and 202. Two HUD programs that have been successful at producing affordable housing for people with disabilities have been: Section 811 and Section 202. Section 202 Supportive Housing for the Elderly provides capital advances to finance the construction, rehabilitation, or acquisition of structures that will serve as supportive housing for very low-income elderly persons and provides rent subsidies for the projects to help make them affordable. Section 811 Supportive Housing for Persons with Disabilities provides funding to non-profit organizations to develop rental housing with the availability of supportive services for very low-income adults with disabilities. Both of these programs sustain project-based assistance and have a tenant-based component associated with the Section 8 program. These two programs have received equivalent attacks in recent years, with annual threats to end them. For some advocates, while the affordable housing is needed, this program is problematic since it produces only segregated options for people with disabilities.

Housing Choice Vouchers. The Section 8 Housing Choice Voucher program is probably the single most important housing assistance program in the history of HUD. This program has allowed very low-income families to choose and lease or purchase quality safe housing from the private market. Section 8 Vouchers, administered by local PHAs, subsidize the rent all but 30% of the household income. The Mainstream Voucher Program for Persons with Disabilities, associated with the Section 811 program, provides preferences and accommodations for tenants with disabilities in accordance with ADA and Section 504 of the Rehabilitation Act. The last few budget appropriations processes have caused great panic to housing and disability-rights advocates, as major cuts have been proposed to the Section 8 and Mainstream programs. These programs are still operating at full capacity, but funding freezes and repeated threats to their structures pose the question of how long it will be before these programs push their recipients onto the streets.

Low-Income Housing Tax Credit (LIHTC). The Low-Income Housing Tax Credit (LIHTC) has had wide ranging political support since its inception in 1986 because of the unique partnership it creates between private and public entities in the construction and rehabilitation of affordable housing. The program works by awarding Federal Tax Credits to developers and sponsors of particular projects in return for an affordability requirement for a given period of time. This program has been extremely successful in creating affordable accessible housing, including over 35,000 affordable units in Illinois. This program is often criticized, however because it does not create housing that is affordable to extremely low-income individuals or families with children. Also, while these units are produced via a federal program, they are not subject to 504 regulations like public housing. Furthermore, like the Section 8 project-based program, these units may become unaffordable in the future since the tax credit is attached to affordability requirements for a given time period, after which the property owners can move to market rate rents. By the close of 2006, the affordability agreements for 4,550 units in

Illinois will expire. People with disabilities continue to benefit from these affordable properties, but the risk associated with expiring contracts lingers.

USDA and 515. Certain loans are also available to help create and modify housing for low-income individuals and families living in rural areas. USDA Section 504 loans and grants are available to modify homes and can be used for the purpose of making properties accessible and usable by people with disabilities. Section 515 loans are available for multi-family projects serving low and very low-income tenants. These programs are very useful for leveraging other funds and can be used in combination with LIHTC.

Illinois Affordable Housing Trust Fund. Another state funding source administered by IHDA is the Illinois Affordable Housing Trust Fund, which was established by the state legislature in 1989. The revenue for this fund is half of the real estate transfer fee, generating approximately $20 million each year. IHDA specifies disability groups as a priority target for Trust Fund projects. This program has been exceptionally beneficial to low-income individuals living with disabilities through the construction of supportive and otherwise accessible housing, but in recent years millions of dollars in dedicated funds have been re-directed to fill general revenue budget gaps.

Illinois Affordable Housing Tax Credit (IAHTC). The Tax Credit model of leveraging private capital for the construction of affordable accessible housing has been reproduced in many states. In Illinois, the Illinois Affordable Housing Tax Credit (IAHTC) differs from LIHTC in the provision of credit based on donations; Tax Credits are issued at 50 cents-on-the-dollar for donations to non-profit developers. The Illinois Housing Development Agency (IHDA), the agency administering the IAHTC program, specifies a preference for projects serving special needs populations in its review of IAHTC applications. This program, signed into law in 2001, has the potential to generate millions of dollars in annual funding to create affordable accessible housing across the state.
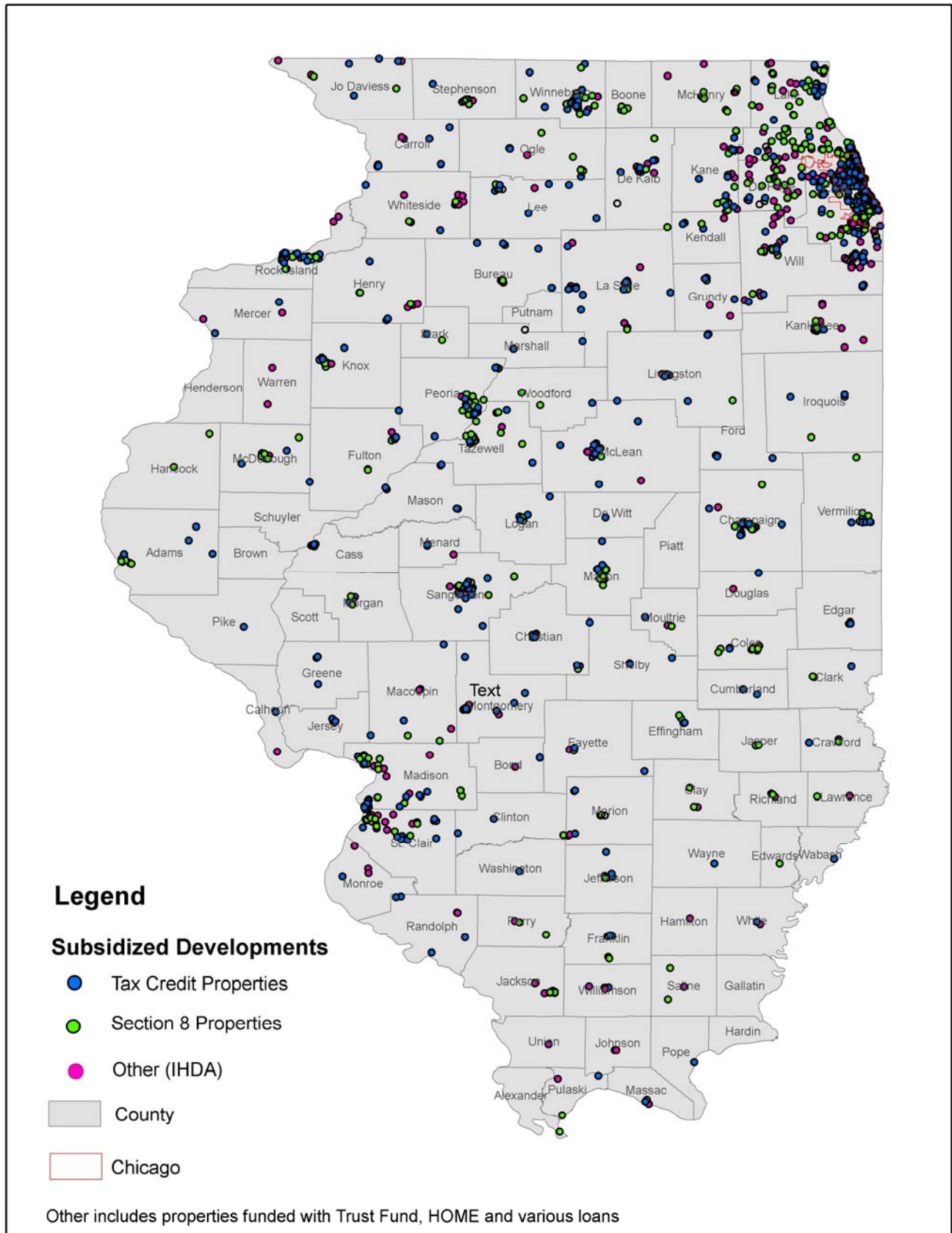
Illinois Rental Housing Support Program. A new state-funded rental assistance program that will make rent affordable to the very lowest income groups, including many individuals with disabilities living solely off social security payments, was signed into law in 2005. This program, sponsored by Chicago Coalition for the Homeless and Housing Action Illinois and made possible by a dedicated fund created at IHDA, will begin providing rental assistance in 2007. Non-profit agencies throughout the state will receive grants to supply subsidies to landlords who will provide affordable rentals to very low-income tenants across the state.

Illinois Accessible Housing Demonstration Grant Program. This is a statewide program dispensing grants to qualified builders to encourage the construction of single family dwellings that are accessible to people with disabilities. The purpose of this IHDA program is to promote "visitability" in homes across the state by encouraging building standards that take into account details overlooked by Federal standards such as UFAS and ADAAS. Particulars such as location of light fixtures and width of door frames must be met in order for the builders to be eligible for the grants. Although this program has far reaching goals of making Illinois homes "visitable" by anyone regardless of disability, the lack of affordability requirements attached to the program give rise to questions about for whom the homes are being built.

The current state of programs to provide housing that is affordable and accessible to people with disabilities generates a grim outlook. As the need is growing, the available resources are dwindling. The court mandated deinstitutionalization, the shortfall of the Housing Choice Voucher program and public housing, the expiration of Tax Credit and HOME funded units, and the interminable assault against the Community Development Block Grant have all produced a dreary picture of the future for housing the lowest income groups, including people with disabilities. But potential for optimism does exist; the Rental Housing Support Program and the Illinois Affordable Housing Tax Credit are examples of creative mechanisms for picking up the slack at home.

In this time when resources are so treasured and scarce, the value of information cannot be understated. The IHARP database is the most comprehensive list of affordable, publicly subsidized units in the state. Figure 10 below, show the location of housing developments excluding public housing and Section 8 Vouchers. The next section provides more details about accessible units.

Figure 1 Location of subsidized developments excluding public housing and vouchers

Legend

Subsidized Developments

● Tax Credit Properties

● Section 8 Properties

● Other (IHDA)

County

Chicago

Other includes properties funded with Trust Fund, HOME and various loans

3. Affordable and Accessible/Adaptable Housing in Illinois

A challenge when determining exactly how much of Illinois' affordable housing is accessible or adaptable is that not all publicly subsidized housing is managed or monitored by a single source. IHARP includes data from several agencies at the federal, state and local level – none with the same information collected. As noted in the introduction to this report, information on the accessibility and adaptability of units across all levels of reporting was virtually non-existent until recently. The Illinois Housing Development Authority, which represents the largest portfolio of properties in the state, has been systematically surveying the properties in it's portfolio since 2004 on the accessibility and adaptability status of units.[21] While IHDA properties make up a large percentage of subsidized housing units in Illinois, this does not represent all units. Still, it does provide useful information that can be used to estimate affordable accessible and adaptable units not in IHDA's portfolio.

IHDA's affordable and accessible/adaptable housing stock

At the time this report was being prepared, the most updated data made available from IHDA (March, 2006) included 1,034 developments representing 82,488 total units of which 75,176 are income restricted.[22] As Table 1 illustrates, of all the income restricted units in IHDA's database that had been surveyed, 7.5 percent are identified as accessible and 30.1 percent are identified as being adaptable. A similar proportion in Chicago and the six county region

(excluding Chicago) are identified as accessible, with a higher proportion of adaptable units outside Chicago than in the City.

IHDA's Description of Units

ACCESSIBLE APARTMENTS
Apartments designated as Accessible are located in buildings that have an accessible route into and through both the building and the apartment. The accessible route may be achieved through the use of an elevator and/or ramp. These apartments have specific design features which make the unit completely accessible for physically or mentally impaired individuals. In addition to the features associated with adaptable apartments, accessible apartments include other features, for example, lowered closet shelves, hanger rods and kitchen and bath cabinetry; sink cabinetry removed from under kitchen and bath counters and emergency alarms to assist sight or hearing impaired individuals.

ADAPTABLE APARTMENTS
Apartments designated as Adaptable are located in buildings that have an accessible route into and through both the building and the apartment. The accessible route may be achieved through the use of an elevator and/or ramp. These apartments have some specific design features to assist physically or mentally impaired individuals. These features include properly placed light switches, electric outlets & environmental controls plus usable doors, kitchens and bathrooms. Adaptable apartments would not typically have as many of these features as accessible apartments, but can be modified to meet the needs of the tenant.

http://www.ihda.org/ViewPage.aspx?PageID=204

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[21] As of March 2006, IHDA's review of inventory was nearly complete. IHDA did not provide exact criteria used to classify units as either accessible or adaptable when in the field.

[22] Two entries in the database include multiple sites but were counted as single developments due to lack of detailed information. One entry was listed as multiple cities multiple counties and was mapped by use of zip code provided (1,038 units) and another was listed statewide multiple cities and multiple counties and was not mapped (200 units).

Table 1 Survey status of IHDA developments, March 2006

	Total Developments	Total Units	Income Restricted Units	Accessible Units **	Adaptable Units **
Statewide	**1,034**	**82,492**	**75,176**	**4,889**	**19,631**
Surveyed	893	71,895	65,180	7.5%	30.1%
Not Surveyed	141	10,593	9,996		
Chicago	**283**	**30,401**	**28,136**	**1,791**	**4,847**
Surveyed	250	26,672	24,614	7.3%	19.7%
Not Surveyed	33	3,729	3,522		
6-County Region	**208**	**23,092**	**19,621**	**1,120**	**6,666**
Surveyed	171	19,039	15,779	7.1%	42.3%
Not Surveyed	37	4,053	3,842		

** All percentages are based on "income restricted units."

Why it is important to keep track of subsidized housing even when funding or contracts end…

Data provided by IHDA in early 2005 showed the portfolio consisted of 1,383 properties representing 102,678 total units of which 89,964 where income restricted units. This difference of 14,778 income restricted units is attributed to expiring tax credit properties (approximately 1,885 units), opt outs (approximately 222 units) and properties for which IHDA was no longer responsible (e.g., IHDA held the short-term construction loan only). While it cannot be assumed that all these units are no longer affordable to low-income families, once removed from the monitoring agency's portfolio there is no easy way to systematically track them.
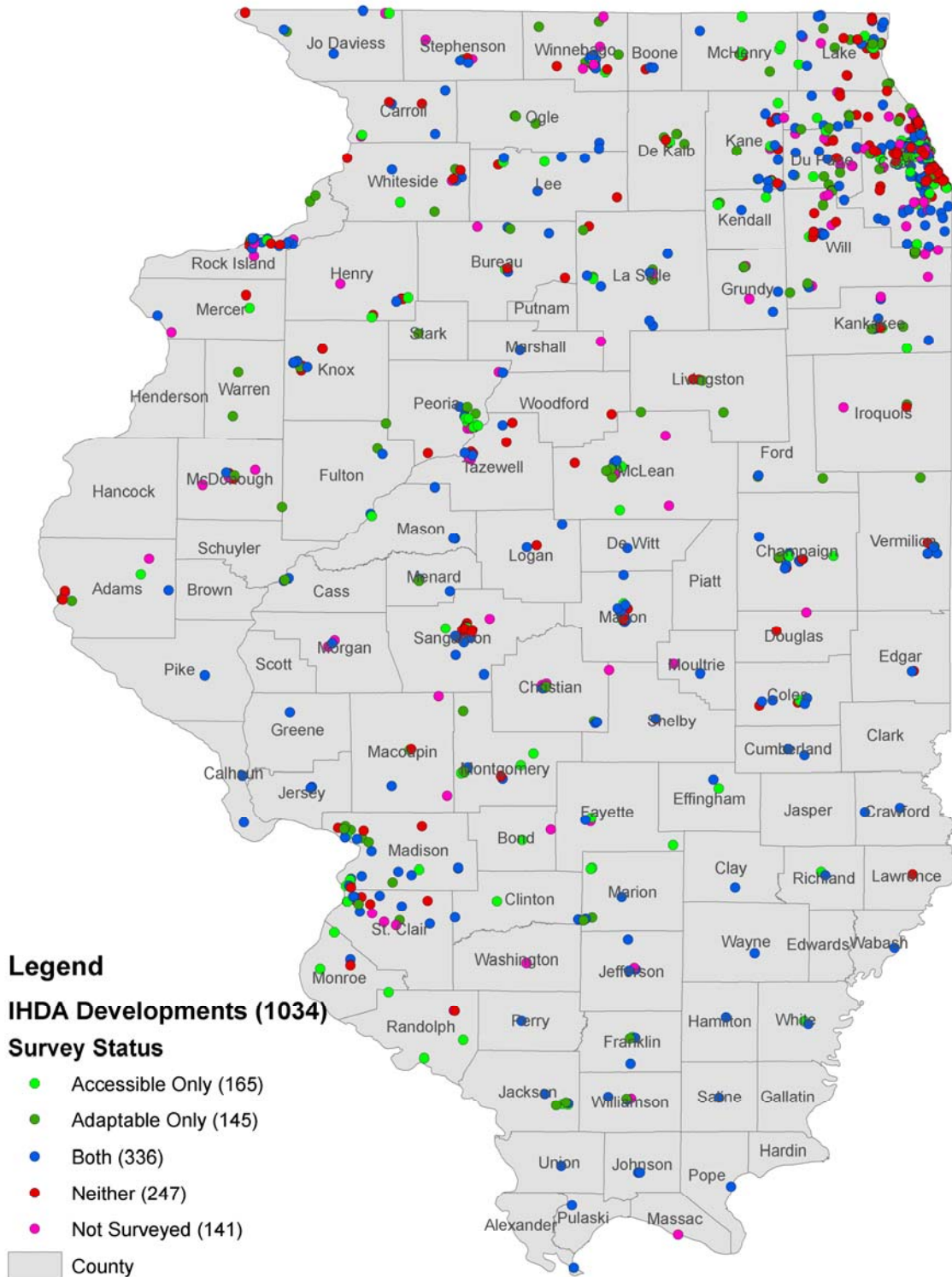
Unit size of surveyed IHDA units

As Table 2 indicates, most of the accessible or adaptable units in IHDA's survey are not for large families (depending on the configuration, a 2 bedroom unit will likely house at most two adults and two children).

Table 2 Unit size composition of surveyed developments

Development Unit Composition	Accessible	Adaptable
Small (0,1,2) Units	3,765	15,370
Large (3+) Units	95	185
Other (multiple combinations)	782	3,694
Total	4,642	19,249

Figure 2 IHDA portfolio mapped by survey status, March 2006

Legend

IHDA Developments (1034)

Survey Status

- 🟢 Accessible Only (165)
- 🟢 Adaptable Only (145)
- 🔵 Both (336)
- 🔴 Neither (247)
- 🟣 Not Surveyed (141)
- ⬜ County

It is important to remember that just because a unit is accessible or adaptable, there is no guarantee it is occupied by someone with a disability.
IHDA does not have information on occupants in terms of disability status, so there is no way to determine if accessible and adaptable units are occupied by individuals with disabilities.

Tenancy of surveyed IHDA units

Affordable housing options for persons with disabilities are often further restricted by tenancy requirements of developments. As Table 3 illustrates, most developments for the elderly have accessible and adaptable units (53%); however, in most cases non-elderly people are not eligible for these units. Clearly, as the data in this report demonstrates, there is demand for accessible housing among older people, but there is equally strong need among younger individuals with disabilities.

Individuals with disabilities of any age may also have limited access due to development type and programs attached to it. For example, subsidized SRO (or single resident occupancy) developments that target single adult men and women with disabilities cannot house families or room-mates. Developments that are also "supportive housing" programs may have requirements that can include participation in social service programs to qualify for rent subsidy. These programs often house individuals recovering from substance abuse and/or mental impairments as well as physical disabilities.

While supportive housing programs and this type of housing is needed, it has more recently come to be the only housing being built solely for individuals with disabilities.

DESCRIPTION OF TENANCY

IHDA developments participate in one or more federal or state affordable housing program. This participation requires applicants to be both eligible, under the programs' guidelines, and acceptable under the landlord's leasing criteria. The occupancy of certain developments may be restricted to individuals over a particular age. These developments are identified as "Elderly." Other developments provide apartments to individuals or families who need unique services, for example, homeless, HIV victims, disabled veterans and battered women. These developments are identified as "Special Needs." Because of these various limitations, individuals should not assume that they will be able to rent units if they are available.

Table 3 Tenant status of the 893 surveyed properties

Tenancy	Total Dev.	Developments with no Accessible or Adaptable units	Accessible units	Adaptable units	Total Accessible /Adaptable units	% total
Elderly	266	22	2,304	10,757	13,061	53.2%
Elderly and Singles	2	0	17	13	30	0.1%
Families	473	178	1,662	6,152	7,845	31.9%
Families and Elderly	49	17	222	1,401	1,622	6.6%
Families, Elderly, Singles	3	1	5	23	28	0.1%
Families and Singles	16	4	68	112	180	0.7%
Singles	84	25	611	1,173	1,784	7.3%
Total	893	247	4,889	19,631	24,548	

Chicago Department of Housing accessible and adaptable units

The City of Chicago maintains a database of properties that can be accessed via the internet. Of the 3,877 total units, 10% were identified as accessible and 41% as adaptable. While many of these units are included in IHDA's data (30,401 units in Chicago), not all subsidized properties in the City of Chicago have IHDA funding. Table 4 below provides a summary of the 43 developments not in IHDA's database that are in the Department of Housing (DOH) database. According to this list, there is an additional 401 accessible units and 1,598 adaptable units in the city not accounted for in IHDA's database. When we compared those that were in both, we found there is inconsistency between agencies in Illinois regarding the definition of accessibility/adaptability. Also, out of 24 properties that appeared on both lists, only one had the same number of accessible and adaptable units in both lists.

Table 4 Accessible and Adaptable units in Chicago Department of Housing portfolio

Tenancy	Developments	Units	Accessible	Adaptable
Family Units	31	2,816	291	975
Senior Units	11	971	105	609
SRO Units	1	90	5	14
Total	**43**	**3,877**	**401**	**1,598**

Note: Includes only DOH developments not found in IHDA's portfolio.
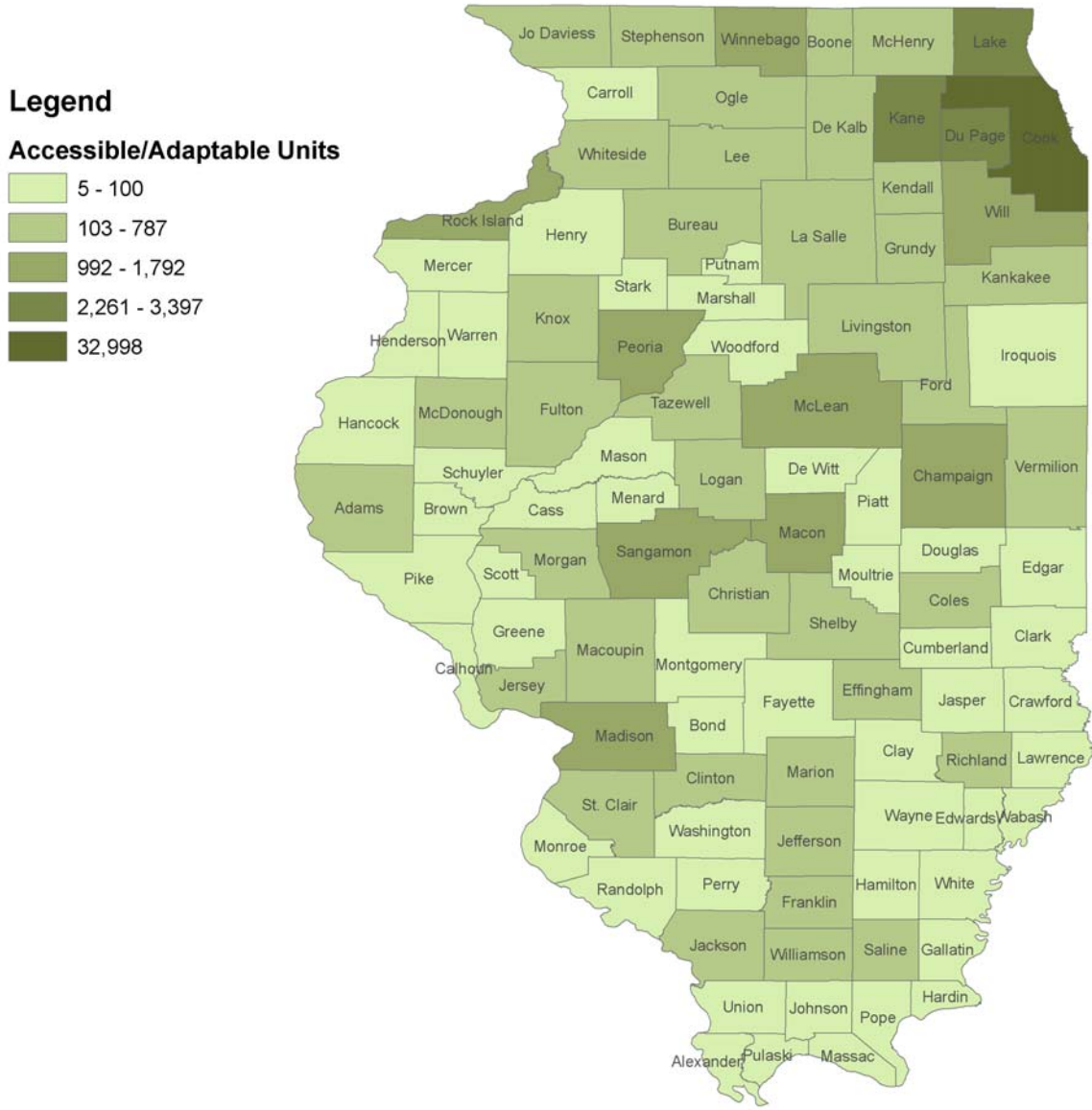
Estimating accessible and adaptable units

Even when combined, the IHDA and DOH databases still do not include all subsidized units in Illinois. Approximately 112,800 units appear in the IHARP database but are not in either the IHDA or DOH database. In some cases, this includes units that are likely to be "no longer affordable" because the Section 8 subsidy contract or the Low Income Housing Tax Credit expired. However, the lack of consistent and complete information makes it hard to determine with complete confidence that these units are no longer affordable. For example, in cases where a Section 8 contract expires, eligible tenants may receive a Housing Choice Voucher that makes it possible to remain in the unit. Regarding LIHTC units, the early developments – pre-1992 units may no longer be eligible for tax credit breaks for investors, but could potentially remain affordable rental property. However, this is not clear from data in HUD's LIHTC database. In any case, there is no information on the accessibility of these units.

While the data is incomplete, we can use what we know from IHDA's and DOH's databases, to make estimates. Data in Table 5 is based on the following assumptions:

Properties in IHARP, not in IHDA portfolio (approximately 112,800 units): Assuming these developments follow the pattern of those in IHDA's database, we might estimate that 7.5% or 8,466 units are accessible and 30.1% or 33,977 units are adaptable. However, given the age of many of these developments, this is likely to overestimate the actual number so we assume this as a high end, especially for adaptable units since this concept was introduced in the 1980s. Assuming a much smaller percentage of adaptable and fewer accessible units, the low-end estimate would be 5% or 5,640 accessible units and 10% or 11,280 adaptable units.

Figure 3. Number of Affordable Units Estimated to Adaptable/Accessible Features, 2006[23]

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[23] Estimates produced by applying state average of accessible and state average of adaptable units to affordable units found in IHARP database. State average was derived from actual units surveyed for accessible/adaptable features by the Illinois Housing Development Authority, 2006. Map includes estimated units and those actually surveyed.

Table 5 Estimates of accessible and adaptable units (excluding public housing and vouchers)

Statewide	Accessible Units	Adaptable Units
Surveyed (as of spring 2006)	**4,889**	**19,631**
IHARP, not in IHDA portfolio-*estimated* HIGH (2)	8,466	33,977
IHARP, not in IHDA portfolio-*estimated* LOW (3)	5,640	11,280
Total (*estimated* HIGH)	**13,355**	**53,608**
Total (*estimated* LOW)	**10,529**	**30,911**

Affordable and accessible/adaptable public housing stock

Neither IHDA nor DOH data includes Public Housing Authority (PHA) units nor vouchers (tenant-based assistance), which in 2005 included an estimated additional 132,000 units of affordable housing in Illinois.[24] The majority (about 70,000) are actually vouchers, which allow renters to find housing in the private market. The source of this data, which is the US Department of Housing and Urban Development, does not provide data on the accessibility / adaptability of the units these households occupy.[25] It does, however, help to identify need for accessible affordable units based on age of householder and disability status. For example, we see that in public housing, the largest portion of households with disabilities are non-elderly (68%) and most, whether elderly or not, do not have children (89%). In comparison, about the same proportion of housing choice voucher holders are non-elderly households (71%); however, a higher percentage have children (28%) when compared to non-elderly persons with disabilities in public housing (10%). Still, the

majority of households with persons with disabilities that are using vouchers are without children. Also, a larger percentage and number of elderly voucher holders (6,928 or 29%) have a disability when compared to non-disabled elderly voucher holders (3,143 or 7%).

It is important to remember that Table 6 **does not** include Chicago Housing Authority data. No report was available for CHA in the on-line system as of June 30, 2006. For more information on CHA, see below.

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[24] From the "Resident Characteristics Report" at https://pic.hud.gov/pic/RCRPublic/rcrstate.asp. Data is based on reports and occupancy as of April 2006. Note that not all units are occupied.

[25] The US Census should account for any households living in public housing or with a voucher in private sector housing, so it is assumed that these households are included in the tables presented in Part 2 of this report. Also, these families are assumed to be counted in those who are not rent-burdened since these tenants are not expected to pay more than 30% of income for rent, though some voucher holders may choose to do so.

Table 6 Public Housing Occupants based on family type and disability status (excluding CHA) **

	With Disabilities				Non-Disabled			
	US		ILLINOIS		US		ILLINOIS	
	#	%	#	%	#	%	#	%
Elderly no children	108,239	35%	3,446	31%	172,237	27%	6,393	32%
Elderly with children	5,944	2%	85	1%	6,739	1%	77	0%
Non-elderly no children	151,826	49%	6,474	58%	120,288	19%	4,318	22%
Non-elderly with children	41,153	13%	1,096	10%	343,513	53%	9,251	46%
TOTAL	307,162	100%	11,101	100%	642,777	100%	20,039	100%

** Based on analysis of data on the RCR website, these totals appear to exclude all Chicago Housing Authority units as well as small numbers of units from other developments around the state based on number of units for which data is "required" versus number actually "received". See https://pic.hud.gov/pic/RCRPublic/rcrstate.asp.

Table 7 Housing Choice Voucher (Section 8) holders based on family type and disability status **

	With Disabilities				Non-Disabled			
	US		ILLINOIS		US		ILLINOIS	
	#	%	#	%	#	%	#	%
Elderly no children	164,491	26%	6,100	26%	129,403	11%	2,774	6%
Elderly with children	12,281	2%	828	3%	7,516	1%	369	1%
Non-elderly no children	320,962	50%	10,161	43%	160,104	14%	7,629	16%
Non-elderly with children	144,796	23%	6,592	28%	853,915	74%	35,640	77%
TOTAL	642,530	100%	23,681	100%	1,150,938	100%	46,412	100%

** Based on analysis of data on the RCR website, these totals appear to include all voucher holders as of April 2006. See https://pic.hud.gov/pic/RCRPublic/rcrstate.asp

Chicago Housing Authority – Status of housing for persons with disabilities

In January of 2000, HUD approved the Chicago Housing Authority's Plan for Transformation, which is to reduce the total number of public housing units in the CHA portfolio to about 25,000 (down from about 38,000). High-rise developments for families will be razed and redeveloped into lower density, low scale developments. Senior housing, which includes high-rise buildings, will be renovated. Both these changes have impacts on persons with disabilities.[26]

Senior buildings: A stipulation for the plan was giving the CHA the ability to convert 58 buildings that had housed both elderly and people with disabilities into "senior only" buildings. Beginning in 2000, all residents under the age of 50 were offered Section 8 vouchers to leave, though they were not required to leave. One alternative if they did not want to move out with a voucher is to relocate into other family or scattered site CHA housing. On March 24, 2005, the CHA got approval from the Department of Housing and Urban Development to not accept residents younger than 62 in the newly renovated buildings. Based on the most recent CHA Annual Plan (Year 7, released September 2005), about 19 percent of the residents living in senior developments were under the age of 62, with all but 6 people between 21-61 years old.

As a result of the approximately $500 million spent on renovations, seven percent of the new apartments are "handicapped accessible" including modifications for wheelchair users and individuals that are visually and/or hearing impaired. As of the Year 7 plan, there were 9,811 units of senior housing. Of this total, only 7,080 units were occupied, which meant a vacancy rate of nearly 28 percent. At the same time, the waiting list for all CHA housing was as follows: 35,075 for family sites (3,908 with disabilities); 6,942 senior sites (4,474 with disabilities); and 14,399 "no preference" (3,204 with disabilities).

In a May 29th, 2005 Chicago Tribune article, Donna Dixon, director of senior support services at the CHA helped to explain this situation: there were site-specific waiting lists for some developments in "better neighborhoods" while at the same time vacant units in other neighborhoods–most on the South and West Sides but also some studio apartments on the North Side.[27]

Family developments: The CHA plans to rehabilitate or redevelop—demolish and rebuild—family designated developments. Many units were in 51 high-rise buildings that will be replaced with low-rise, lower density "mixed-income" developments. A challenge for determining what units are accessible has been the lack of data collected or at least made public by the CHA on these new developments, which are being built and managed by private (for-profit and non-profit) entities but does not preclude them from meeting all requirements for accessibility. In public comment submitted in response to the Year 7 plan, Access Living has asked for this information to assure compliance but also to make sure people are accessing units. The CHA states that it is "committed to complying with local, state and federal accessibility requirements" and that it "monitors compliance with its services and programs through its ADA/504 Department" (p. 166) Anticipating this response, Access Living also made the comment that "if the CHA is attempting to meet and exceed accessibility requirements, this information should be incorporated into the Plan for Transformation" (p.166).

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[26] Chicago Housing Authority, *Plan for Transformation*, 2006.

[27] Jane Adler. "CHA's rehab of 58 senior buildings almost finished." *Chicago Tribune*, May 29, 2005.

Reaching those with greatest need

Illinois

A critical issue is location relative to need or demand. While this requires more precise data, poverty can be used as a proxy measure to gauge potential demand. Table 4 shows the number of people with disabilities that were also living in poverty 2005 for the 22 counties for which 2005 ACS data is available. Although not all Illinois counties are represented, those presented account for 80 percent of the population with disabilities. This is also about 75 percent of people with disabilities living at or below the poverty level, with the majority being concentrated in Cook County (about 63%). In addition, while a relatively smaller number, Vermillion and Kankakee Counties have a

higher than average proportion of poor people with disabilities, 26 percent and 25 percent, respectively. As Table 4 highlights, the Chicago six county area clearly has the largest proportion and number of accessible and adaptable affordable units, and the largest number of people with disabilities, though not always the largest number or percentage of lower-income disabled.

When compared to the total estimated accessible and adaptable units in the state, these counties have about 86 percent of the accessible or adaptable stock accounted for in Illinois. In all counties, however, there clearly are many more persons with disabilities living below poverty than there are subsidized affordable accessible or adaptable units.

Table 8 People with disabilities living at or below poverty (2005) and the estimated number of affordable accessible/adaptable units within each county (2006). *Note: This does not include public housing or vouchers.*
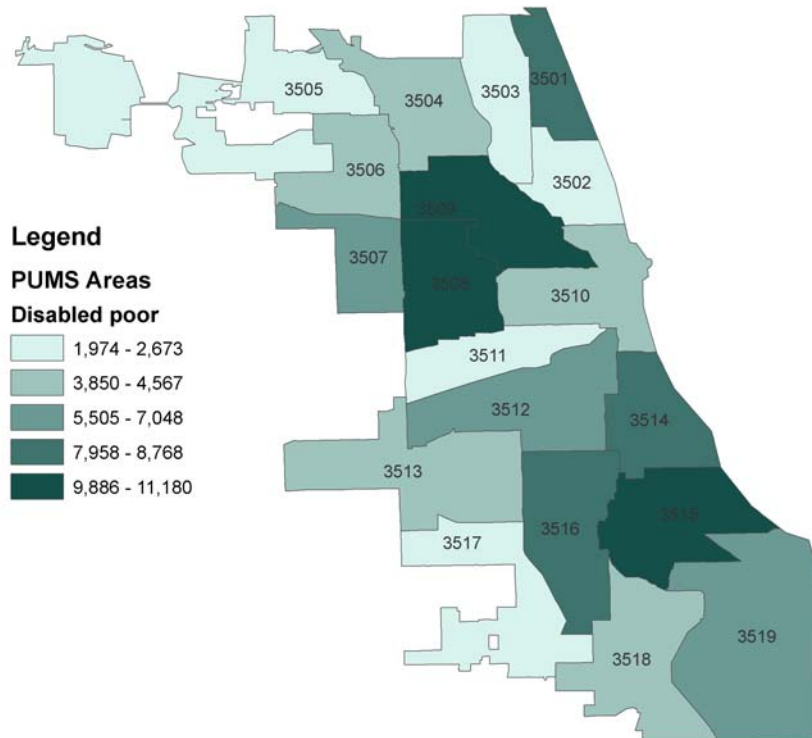
	Total population	# with a disability	% with a disability	Total with a disability and living below poverty	% with a disability living in poverty	Income Restricted Units	Estimated Accessible Units	Estimated Adaptable Units	Estimated Total Accessible or Adaptable Units
Adams	59,972	9,337	15.6%	1,814	19.4%	866	43	139	182
Champaign	156,934	17,376	11.1%	2,519	14.5%	2,697	159	897	1,056
Cook	**4,794,822**	**615,891**	**12.8%**	**142,331**	**23.1%**	**91,954**	**7,098**	**25,900**	**32,998**
DeKalb	83,334	7,181	8.6%	1,363	19.0%	1,845	122	421	543
DuPage	**849,105**	**70,575**	**8.3%**	**5,987**	**8.5%**	**5,675**	**401**	**1,866**	**2,267**
Kane	**433,077**	**40,162**	**9.3%**	**8,178**	**20.4%**	**4,725**	**307**	**1,954**	**2,261**
Kankakee	95,539	15,766	16.5%	3,905	24.8%	1,394	127	480	607
Kendall	73,028	5,388	7.4%	288	5.3%	420	58	154	212
Lake	**627,411**	**57,816**	**9.2%**	**6,635**	**11.5%**	**7,841**	**453**	**2,944**	**3,397**
LaSalle	102,706	15,551	15.1%	3,050	19.6%	1,534	105	403	508
McHenry	**281,075**	**24,466**	**8.7%**	**2,528**	**10.3%**	**1,481**	**90**	**329**	**419**
McLean	136,351	15,903	11.7%	2,353	14.8%	2,859	164	928	1,092
Macon	98,994	15,453	15.6%	3,619	23.4%	2,665	187	805	992
Madison	239,748	34,001	14.2%	5,748	16.9%	3,196	264	1,094	1,358
Peoria	161,712	21,480	13.3%	3,086	14.4%	4,567	351	1,421	1,772
Rock Island	132,859	21,468	16.2%	3,396	15.8%	4,067	387	1,404	1,791
St. Clair	231,731	33,830	14.6%	7,361	21.8%	1,788	156	631	787
Sangamon	175,428	24,107	13.7%	4,718	19.6%	2,821	174	987	1,161
Tazewell	117,955	15,505	13.1%	2,727	17.6%	1,776	104	452	556
Vermilion	73,842	12,752	17.3%	3,306	25.9%	1,900	133	574	707
Will	**585,049**	**56,124**	**9.6%**	**5,318**	**9.5%**	**4,489**	**244**	**1,300**	**1,544**
Winnebago	262,648	38,809	14.8%	6,718	17.3%	3,634	271	1,041	1,312
Total	**9,773,320**	**1,168,941**	**12.0%**	**226,948**	**19.4%**	**154,194**	**11,398**	**46,124**	**57,522**

Chicago

In Chicago, 32% or 108,256 persons with disabilities were living at or below the poverty level in 2005. The estimated 33,000 affordable accessible/adaptable units in Cook County do little to meet the needs of this population. PUMS areas 3508, 3509 and 3515 have the largest *number* of poor people with disabilities (See Table 9).[28] These PUMS areas include communities such as Hermosa, Humboldt Park, North Lawndale, East and West Garfield Park, Greater Grand Crossing, Woodlawn and South Shore. These areas also have high percentage of African Americans and Latinos with disabilities.

The PUMS area with the greatest *proportion* of poor with disabilities is area 3514, which has 49% of the people with disabilities disabled living at or below the poverty level. This PUMS area includes the communities of Washington Park, Hyde Park, Fuller Park, Grand Boulevard, Kenwood, Oakland, and Douglas. This area has been typed as early to mid stage gentrification indicating increased pressure on the affordable housing stock that exists in the area.[29]

Figure 4 Number of persons with a disability living at or below the poverty level, 2005

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[28] PUMS or Public Use Microdata Sample areas in Chicago are combination of several community areas. American Community Survey data from the US Census is now available annually at the PUMS level.

[29] See *Affordable Housing Conditions and Outlook in Chicago: An Early Warning for Intervention*, 2006.

Table 9. Distribution of Persons with Disabilities by Race and Ethnicity by PUMS areas, 2005

PUMS	Population with a disability	%with a disability	White population with a disability	% of population with a disability that is White	Black population with a disability	% of population with a disability that is Black	Latino population with a disability	% of population with a disability that is Latino
3501	21,823	14.3%	14,073	**64.5%**	4,781	21.9%	2,706	12.4%
3502	11,169	7.8%	9,752	**87.3%**	709	6.3%	885	7.9%
3503	9,713	8.1%	5,686	**58.5%**	771	7.9%	1,797	18.5%
3504	13,853	11.2%	8,266	**59.7%**	1,553	11.2%	4,290	31.0%
3505	16,338	13.1%	14,498	**88.7%**	80	0.5%	1,917	11.7%
3506	16,603	11.6%	9,960	**60.0%**	1,807	10.9%	5,752	34.6%
3507	19,821	21.4%	638	3.2%	18,053	**91.1%**	1,130	5.7%
3508	25,056	19.2%	3,268	13.0%	19,164	**76.5%**	5,469	21.8%
3509	30,604	14.0%	12,273	40.1%	2,715	8.9%	20,760	**67.8%**
3510	10,629	8.2%	5,138	48.3%	5,302	**49.9%**	339	3.2%
3511	9,430	9.4%	2,396	25.4%	799	8.5%	7,474	**79.3%**
3512	21,300	14.1%	8,058	37.8%	2,871	13.5%	11,449	**53.8%**
3513	16,786	9.4%	8,331	**49.6%**	4,582	27.3%	5,536	33.0%
3514	17,457	18.1%	1,662	9.5%	15,376	**88.1%**	0	0.0%
3515	30,900	19.8%	180	0.6%	29,779	**96.4%**	377	1.2%
3516	26,030	17.8%	0	0.0%	25,672	**98.6%**	295	1.1%
3517	14,022	13.5%	7,190	**51.3%**	5,763	41.1%	999	7.1%
3518	15,562	17.9%	353	2.3%	14,338	**92.1%**	275	1.8%
3519	17,504	19.2%	4,720	27.0%	9,510	**54.3%**	5,033	28.8%
City	**344,600**	**13.9%**	**116,442**	**33.8%**	**163,625**	**47.5%**	**76,483**	**22.2%**

Chicago Community Areas in PUMS areas

3501	Rogers Park, Edgewater, Uptown
3502	Lake View, Lincoln Park
3503	West Ridge, Lincoln Square, North Center
3504	Forest Glen, North Park, Albany Park, Irving Park
3505	Edison Park, Norwood Park, Jefferson, Dunning, O'Hare
3506	Portage Park, Montclare, Belmont-Cragin
3507	Austin
3508	Humboldt Park, West Garfield Park, East Garfield Park, North Lawndale
3509	Hermosa, Avondale, Logan Square, West Town
3510	Near North Side, Near West Side, Loop, Near South Side
3511	South Lawndale, Lower West Side

3512	Armour Square, Archer Heights, Brighton Park, McKinley Park, Bridgeport, New City
3513	Garfield Ridge, West Elsdon, Gage Park, Clearing, West Lawn, Chicago Lawn
3514	Douglas, Oakland, Fuller Park, Grand Boulevard, Kenwood, Washington Park, Hyde Park
3515	Woodlawn, South Shore, Chatham, Avalon Park, Greater Grand Crossing
3516	West Englewood, Englewood, Auburn, Gresham, Washington Heights
3517	Ashburn, Beverly, Mt Greenwood, Morgan Park
3518	Roseland, Pullman, West Pullman, Riverdale
3519	South Chicago, Burnside, Calumet Heights, South Deering, East Side, Hegewisch

4. Creating a Better Database for Consumers with Disabilities

The Independent Living Movement philosophy holds that individuals with disabilities have the right to live with dignity and with appropriate support in their own homes, to fully participate in their communities, and to control and make their own decisions about their lives.

Data from the 2000 Census and 2005 American Community Survey provide a basic understanding of "demand" in terms of numbers of people, the types of disabilities people have, income levels and family type and size (see Appendix). All illustrate potential segments or target populations for housing production. However, while data on where people with disabilities live and the type of housing they occupy may suggest "preferences" it is important to keep in mind that for many people affordability drives the decision-making process. As a result, many consumers with disabilities may not be in the type of housing that best meets their needs.

The search for affordable subsidized housing is challenging for anyone. For people with disabilities, specific problems arise that should be of interest to developers, policy makers and advocates. Currently, we do not have data that can help consumers when searching for housing—information that would help consumers see options and make better decisions. While we cannot quantify them, there are potential long-term cost savings that come with this type of information as a result of matching up better persons with disabilities to the available accessible units.

Based on a series of Town Hall meetings conducted in the summer of 2005 in the Chicago area with people who had a disability and/or were aging, the following non-exhaustive list of issues and ideas was generated.[30] We provide this information as an illustration to benefit all who are thinking about affordable housing development, but more precisely, to help outline a future direction for data collected on

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[30] Three town hall meetings were held on this specific topic followed by a meeting with staff at IHDA to discuss concerns and propose ways to partner to address these concerns. Participants represented a mix of different disabilities and ages, as well as housing situations.

affordable housing developments based on what *consumers* would benefit from. Currently, this is not the target for or reason for collecting data on affordable housing developments. Instead, the data collected is to be used to determine compliance with funding requirements, which includes vacancy rates, rent collection and other financial reviews. While this data is important— and legally required—it is not the type of information consumers are seeking. What is suggested below would require more information on developments. However, this does not necessarily require funding agencies to collect this data.

Housing information coordination

Generally, fewer units of affordable housing available than there are consumers means waiting lists and a long search time. This is the case in most Illinois communities when it comes to affordable accessible units for people with disabilities. In addition, the housing search process can be more complicated for people with limited transportation options. For anyone relying on public transit, the housing search requires more time, planning and coordination than if you were using your own personal transportation. This is even more important when using paratransit, since service has to be requested in advance.

While these are constraints on the housing search, they are not deterrents. Consumers sited frustration, however, when they spent time and money to get to sites and then found out there was a waiting list, or that the accessible units did not work for them. While information might be available over the phone, for many this was either incomplete or unreliable. Furthermore, many described how regardless of availability, if there was a waiting list, they would have to go to the building to get on it.

Given the limited number of units available, consumers suggested the following:

- **A single data-base across programs** that includes all options for people with disabilities (e.g., add information about homeshare programs) and that includes information on accessible features in the unit, the building, and the community (see below). This would allow consumers to see their options, whether looking on-line themselves or using a print-out.

- **A centralized "one-stop-shop"** where they could register to qualify for housing (determine eligibility) and learn about different options and programs that they might qualify for with regard to subsidized housing (public housing, Section 8 vouchers and project-based, Low Income Housing Tax Credits, etc.). Whether in a larger metropolitan area, or a rural portion of the state, centralized information is important since it can save time and money in the search process. And in any community, centralization also provides an opportunity to link to other services that people might need.

- **A single application for all housing programs** would reduce the time spent applying for housing, especially in areas where there are waiting lists. Consumers would like to fill it out once and then have it go to centralized database so that their information is already in the system when they go to a development. Besides saving time, this can also save consumers money. Many cited paying application fees only to find out there were no units available or only a small number of slots at the time but that none fit their needs.

- **An accessible audit of existing and new subsidized properties** that uses a single assessment tool and that could be made into an on-line searchable database to locate housing, as well as to monitor compliance with state and federal regulations regarding accessibility. Monitoring is a concern; consumers want to make sure developers and property owners are following the rules. This requires specific data on units including precise measurements of doorways, ramp angles and turning radii (see Appendix for specific measurements). This same data, however, is equally useful to consumers, since it helps them know with more precision what the unit and development offers them, and what features may need adaptation. The information in Table 10 was suggested in addition to the access audit.

Table 10 Data to include in a database of accessible housing

Availability	**Neighborhood resources**
o Are units available now or in near future? If so, when and what will be available?	o Grocery
o Waiting list information if not available	o Laundry
Building features	o Transportation
o Play area	o Schools
o Community space	o Shopping
o Maintenance	o Parking
o Physical areas—size, layout, etc.	**Images**
Location of accessible units within building	o Architectural drawings / plans with measurements
o What floor(s) is/are units on?	o Pictures showing accessible features
o Proximity to elevator (if there is one)	o Elevator
o Proximity to other accessible units	o Emergency evacuation
o Proximity to other amenities in building (e.g., laundry room)	o Entrances to building
	o Virtual tours of units such as used in for-sale and higher end real estate

A key concern is the reliability of this data. Consumers at the town hall meeting wanted to be assured the information was correct but also that it reflected consumers with disabilities' point of view on what is accessible including what is required by various laws for compliance. One suggestion was to have the access audit and information on community collected by consumers, perhaps working with local disability groups and Centers for Independent Living.

Once collected, then, it is important to consider how the information is going to be used. Besides making it available on-line as a searchable database, suggestions included producing a resources book, and using it to actively "hold lawmakers/government officials accountable" with regard to meeting their promises for more accessible affordable housing. With regard to the database itself, several issues came up. First, who will run and maintain it? This raised the question of motivation – what will drive an agency or organization to not only manage but also assure the database is up-to-date and accurate. Along these lines, the next section looks at challenges and possible direction for developing a more consumer-oriented affordable and accessible housing website for Illinois.

Moving forward

This report began as a means to add data to the IHARP inventory since we did not have information on the accessibility of most developments. This seemed a daunting task until IHDA provided us data on accessible and adaptable units in its portfolio—which represents a significant number of units and developments in Illinois. The addition of this data helps to expand and improve IHARP. It also has made IHDA's website more useful for consumers. However, while a good start, neither IHARP nor IHDA's website is currently meeting the needs of consumers described above. This section of the report looks at what it would take to move Illinois toward having a more consumer-oriented source of data on accessible affordable housing that builds on what exists and takes advantage of a growing interest in using the internet to search for housing.

We begin by looking at existing research that can provide good insight into the potential challenges for creating a consumer-oriented searchable database that provides basic information about housing units plus amenities and important community features.[31] We turn to a recent study produced by researchers at University of Florida (UF), which was commissioned by the Florida Housing Finance Corporation to help it prepare to develop a housing locator website for the state that would include specific information for persons with disabilities.

A housing locator website is a means to allow people to search a database on-line to "locate" housing. The UF study, which included a survey of all 50 states, found a wide range of existing state housing sites, ranging from "bare-bones" sites that simply provide access to contact information from a list of state-financed developments (like what IHDA currently offers) to comprehensive sites that had both an extensive array of data and very sophisticated search mechanisms to access the data.[32] The UF study also found variation in terms of what type of housing was included—state subsidized, all subsidized, all rental, all housing—and whether or not "participation" in the site by property owners is voluntary or required/mandatory.

Drawing from the UF study and the input of consumers at town hall meetings conducted in Chicago during the summer of 2005, the following provides suggestions, warnings and guidance when considering 1) the type of information that should go into a database of accessible/adaptable housing that can also be used to locate housing, 2) maintenance of the database, and 3) practical considerations for development and hosting a housing locater system.

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[31] Anne L. Ray and Virginia Battista. "A Comparison of State Housing Locator Web Sites," Shimberg Center for Affordable Housing, University of Florida, Gainseville, Florida, December 31, 2004.
[32] The review included 24 states that had sites, but did not include Illinois or IHDA or IHARP. At the time, IHDA did not have its data on-line and while IHARP was on-line, it was not (and still is not) a searchable web site.

Type of information to include

As the list in Table 9 illustrates, consumers would like more information than they are currently able to get from existing on-line sources for affordable housing. At a basic level, they found simply classifying a unit as "adaptable" or "accessible" is not enough. A practical concern raised was the lack of agreement *even within the regulations* as to what this means; 504, ADA and Fair Housing do not use the same criteria. Still, this should not prevent the development of one agreed upon set of criteria to identify whether a unit is or is not accessible or adaptable.

More importantly, though, is the need for specific details about the accessible and adaptable features. For consumers, a key question (besides cost) when seeking housing is: How accessible is the unit and the development it is in, as well as the community? As already discussed, the variety within the population of persons with disabilities means we cannot have a one-size-fits-all approach to accessible housing. However, there is agreement generally that some architectural elements are important since they can make a difference for a wide range of people as to whether or not a unit can be accessed and lived in. Also, these features often can make adaptation either cost-prohibitive or challenging since it can require major rehabilitation of a building and/or unit, which can have implications for what is "reasonable" in terms of accommodation.

Using categories to sort data: For people seeking housing, the UF study recommends providing consumers a way to first sort developments and the units into general categories that can then be searched further to find more details about the units in each category. A good example of this is the way data is sorted on website for Housing Connections in Oregon (http://www.housingconnections.org/). Units are first classified as: Fully, mostly, partially, possibly adaptable, or accessible to visitors. In each case, the category is distinguished by a unique set of features. Once a category is selected, a list of units come up with

general information about the development, availability of units, income limits and other data on the property along with the option to get more detailed data on each unit. This includes map with location of schools, shopping, transit, hospitals, and libraries and a photo of the development. See Figures 4-6 below.

Specific unit/development/community features: Consumers indicated at the town hall meetings that they would like information like that which is collected in an access audit, as well as information about the community. The checklist in the Appendix illustrates what data is usually collected during an access audit. This checklist is designed for anyone to use easily, either to assess their own home or a potential unit, using minimal tools for measurement.

While community features are more subjective, the list in Table 9 generally reflects what most consumers are looking for when they search for housing. Currently, there are many opportunities to get this type of information from other sources on-line that can be linked to a housing locator database. For example, a common feature on real estate locator websites is to provide a list of local amenities within a fixed distance of the housing unit, such as grocery stores, restaurants, schools, places of worship, and fitness centers. Several on-line sources simply provide general information about a community, as well as detailed lists of public agencies, service provider organizations and other useful information like radio stations, weather/climate, and voting patterns (e.g., see http://www.city-data.com/). And as Geographic Information Systems (GIS) have become a common tool for planners and others, often local government as well as other groups now offer consumers the ability to go on-line and map this type of information along with other pertinent land use information (e.g., the City of Chicago allows you to map the location of subsidized and senior housing along with other "points of interest" (go to http://maps.cityofchicago.org/mapchicago/viewer.htm).

Figure 5. Unit search page on *HousingConnections.org*

Figure 6 Advanced search page on *HousingConnections.org*

Number of Baths: `Any`

Building Type: `Any` / `Single Family House` / `Duplex/Triplex/4-Plex` / `Apartment/Multifamily`

[To select multiple types, hold down the "Ctrl" key, Mac users use "Shift"]

Laundry facilities: `Any`

Smoking Restrictions: `Any`

? What are smoking restrictions?

More unit features (the more items you check, the fewer units will be returned)

☐ Unit is furnished ☐ Unit is cable-ready
☐ Unit has a dishwasher ☐ Air conditioning
☐ Fenced yard available ☐ No carpeting
☐ Unit eligible for high speed internet ☐ Playground onsite

Terms of rental (check any acceptable rental terms, or leave blank if you don't care)

☐ Annual ☐ 6-Month Lease ☐ Month-to-Month ☐ Weekly

Pets permitted (the more items you check, the fewer units will be returned)

☐ Dogs ☐ Cats ☐ Caged Pets

Special eligibility requirements

Some units are only available to households with individuals who meet certain eligibility requirements. If you would like to see these Special Eligibility units, check any of the following that may apply to you or to a member of your household. If you check any boxes, the system will only display units that match those criteria.

In order to protect the confidentiality of current residents, the address of some of these units may be hidden by Housing Connections. For details on location or eligibility requirements, you will need to contact the landlord of the housing that interests you.

☐ HIV/AIDS ☐ Mental illness
☐ Physical disabilities ☐ Developmental disabilities
☐ Post incarceration/Probation ☐ Farmworkers
☐ Persons over 55 ☐ Persons over 62
☐ Persons in recovery

? Is this information confidential?

Figure 7 Search results page on *HousingConnections.org*

Current vacancy information: Perhaps the most controversial data to include is "availability." While this information could help a person searching to know if and when a unit is going to be available, it can also be difficult to attain, update and check for accuracy. Obviously, from a consumer's standpoint, information on availability can help when planning to make a move or when a person is in immediate need of housing.

Based on town hall meetings with consumers, there was interest in making sure vacancy information was provided. Also, they wanted to know when new subsidized units "in development" would be completed and available for occupancy, as well as the process for applying and qualifying for units.

The challenge with any website is making sure it is current. Even more challenging, though, is keeping a list of housing current in terms of occupancy, vacancy and availability that then can be accessed "real time" by consumers. This requires a good system for getting and updating data from housing providers on: 1) all units in the development, 2) what is available and when (e.g., now or in 2 months), and 3) if a unit gets rented. This information then has to get into the database for the consumer to use in a timely fashion. This is important in tight housing markets where affordable vacant units do not sit vacant long.

Currently, at least 20 states have housing locator databases that contain vacancy information (see sites managed by Socialserve.com (Arizona,

Colorado, Florida, Georgia, Indiana, Kansas, Mississippi, Missouri, Nebraska, New Jersey, North Carolina, Ohio, south Carolina, South Dakota), plus Kentucky, Maine, Massachusetts, New Mexico, Oregon, Utah). Still, the UF study recommended against this feature based on the concern that it is hard to keep this information current, arguing that "an inaccurate listing was worse than no vacancy information at all" (p. 9). Another aspect to consider that came out of the UF study is that just focusing on vacant units may limit a consumers housing search and opportunities because they do not contact a property manager who "might reveal units or waiting lists that are not 'officially' open" (p. 10).

Given the pros and cons of providing vacancy information, it is best to explore this option further in Illinois, keeping in mind who is going to maintain the site but also what will motivate housing providers to participate since this will most likely determine what is feasible and practical.

Participation

This entails two inter-related dimensions: how inclusive is the data and who provides it and why? Most people would probably agree that to be of most use to consumers, a housing database should include ALL housing options – rental, for-sale, subsidized and unsubsidized. Of course, what often drives content is what is feasible to attain and maintain. Below is a review of what is available to get a sense of what might be possible in Illinois, though by no means assures it is feasible.

Subsidized housing: As this report demonstrates, subsidized housing data exists but is not very useful to consumers. Historically, data has been collected to assure compliance with funding requirements and to generally track public expenditures. Looking beyond what exists now, there are good reasons why housing providers and funders would want to produce and contribute more data to a state housing locator database. For state and local public agencies, data on the accessibility and the availability of units can help in planning for future expenditures relative to demand. While it

might be argued that the detailed data that an access audit can produce might be more than is needed for these purposes, it is also important to consider how this data can pro-actively help in monitoring compliance with fair housing, ADA and 504 requirements. And from a public accountability perspective, this data and a housing locator website for that matter can help make more specific reports on the state of accessible housing in Illinois or local communities for elected officials. It can also help to better understand the challenges faced by providers in their efforts to market as well as develop housing. This includes getting qualified people with disabilities into units when first leasing up and as units become available, but also what locational features might be affecting demand for units.

Providers, for these reasons as well as others, might want to participate if it will show a return on investment, which can be in the form of and money if it means units sit vacant for shorter periods of time and/or turnover is reduced. Of course, as recipients of public subsidies, providers have a certain obligation to provide data for compliance purposes. If self-interest does not drive participation, then some additional data could be required as part of an annual report. At a minimum, this might include occupancy information—who is living in units, and especially, whether or not a person with a disability is living in an accessible unit. While this would not necessarily help when a person is searching for housing, it would improve immensely the public's knowledge about how good a fit there is between accessible housing supply, demand and actual usage.

For-sale housing: Searching to buy a home has changed dramatically with the internet. Data once only available to licensed real estate agents is now generally available to anyone who can get on the internet. These sites help agents to connect buyers and sellers, regardless of who represents them. Currently, data on accessible features is not necessarily a regular part of this database, though buyers can list this as a preference and sellers can include information about accessibility in their listing. However, as we see more people aging and generally in need of accessible or adaptable housing at some point

in their life, this might change. Still, there is no indication that this is happening in any organized or consistent manner yet when reviewing listings. As with the challenges with trying to get support for visitability standards in local government, it will take outreach, education and evidence that participating pays and that the benefits exceed the cost of providing this information.

Rental housing: As anyone who has searched for detailed data on rental units in the private market will attest, the information is scarce and scattered. There is no single source like the MLS that provides a fairly complete list at the property level on rents, unit size, etc. Instead, people seeking housing use various methods to aid their search – newspapers, agencies, word-of-mouth, "walking" neighborhoods to find for rent signs, etc. Rental housing owners are not usually organized the same way as real estate agents. However, there are exceptions in some areas of the state. For example, the Chicagoland Apartment Association is a membership based organization that aims to "advance the rental housing industry by providing education, legislative and informational support, enabling members to operate successfully while contributing to the community around them."[33] While its members own or manage more than 130,000 rental units, the majority of owners of private sector, unsubsidized rental units are not members. Still, the organization offers an outlet for accessing a large number of property owners and managers.

What might motivate participation—since there is no legal reason to require it of private owners in Illinois—is the competitive advantage it might create by providing access to a wider range of potential renters. As with subsidized housing providers, the pay-off in terms of time and money will encourage or discourage owner participation initially and over time. While providing the data may be voluntary, owners may be willing to pay a small fee for being part of the service if there are benefits or even rewards. This can include free training on important landlord issues such as fair housing compliance. In terms of rewards, this might

include minor tax breaks or other "no-cost" incentives. In either case, the benefits of membership might be limited to encourage participation among non-subsidized property owners that have housing meeting specific criteria such as being "affordable" to low-income families and/or being accessible based on access audit criteria. This last point raises the question about verification, which is discussed below.

Development and Maintenance

Compared to ten years ago when IHARP first started, there is an abundance of housing websites. Chicago Metropolitan Agency for Planning (formerly Northeastern Illinois Planning Commission) created its Chicago Area Housing site, which has a wide range of data including Census, building permits, housing sales trends, and information on organizations and agencies, that can be sorted by geography (http://www.chicagoareahousing.org/HousingHomePage.asp). This site offers a portal for entering the site for different types of consumers including housing seekers, though the data itself for this group is limited. The City of Chicago Department of Housing also offers a searchable system to locate rental housing that it supports (http://www.cityofchicago.org/housing/RentalsbyDOH.html). This link provides a map that then is clicked on to pull up address and contact information and "product type" (number of senior, family and SRO units, and number of accessible and adaptable units). While pretty cohesive, these databases are note statewide, and they do not necessarily provide consumers detailed information about amenities and unit features.

If an affordable housing website for Illinois that identifies accessible and adaptable units also aims to be "consumer-oriented" then the database behind it has to be developed with this in mind. Currently, the database behind IHDA's website is not consumer-oriented because it originates from development financing and compliance data. However, this can be changed.

As noted in the 2006 plan, IHDA plans to "continue updates with new information and improve search capabilities." This represents an

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[33] http://www.caapts.org/ilschasn/doc.nsf.

opportunity to include more consumer-oriented variables. However, given the limited existing data on the accessible and adaptable housing units now in IHDA's database, this will mean almost starting from scratch. Assuming this is of interest—to consumers, policy makers and advocates—we offer suggestions here for a process to engage consumers in order to determine how this data should be collected and by whom. Equally important too is the need to consult with housing providers to determine what information they can provide, and how easily and how often they can provide it.

1. If consumers are the target beneficiaries, then they should be engaged to determine content. We consider this report a good start; while not an exhaustive survey of consumers, it does provide insights from a cross section of persons with disabilities that generally aligns with findings from the University of Florida study.

2. Besides wanting more data about developments, consumers with disabilities want to be assured the data is accurate and trustworthy, which may not always be the case when getting data from a secondary source (e.g., housing provider or IHDA staff person). At a minimum, it is assumed data attained from site visits to subsidized developments–existing and under construction—is the best method. However, unlike IHDA's current inventory, more details such as an access audit would produce are needed for each development and ALL units in it. The reason for including all units is that even if not accessible or adaptable based on various regulations, a consumer with a disability may be able to use an "inaccessible" unit with minor or even no physical alteration. Furthermore, this information can be of use to ALL consumers.

3. A key point of concern when attaining any data on accessibility is making sure the information is credible and reliable. This usually means gathering data first-hand. The question of who should gather it can be debated; however, consumers and advocates will likely want to be involved through all phases of the data collection process: determining what to collect, going out to developments to collect the data, reviewing database and website design, and

monitoring upkeep. Involving consumers can be done many ways: working with existing state and local agencies, as well as Centers for Independent Living around the state, and local disability and housing advocacy groups. The important point here is that without inclusion, consumers are not likely to feel confident in the data and therefore may not find the website useful. It might also help shape the project in ways that make it more cost-effective since consumers might opt for less data to assure quality. Of course, this opens up the potential for wanting more information that may be too costly to collect, which leads us to the next point.

4. Data on the private unsubsidized housing market will require more effort and resources to attain. Existing data is limited and practically not useful when it comes to the private sector—especially rental housing. The Census, which is completed every ten years, provides general information on the existing housing stock. No data is collected on a housing unit's accessibility.[34] A more general limitation of this data is that it is usually dated as soon it comes out, and it only provides summary level data so it is not possible to locate specific buildings or developments. Of course, there are some proprietary databases that include all properties—for-sale and rental—that could be attained; however, these do not necessarily provide information on accessibility.

5. Regardless of who develops or maintains the site, it is important question to ask: Is the accessible housing locator website itself accessible? There are various guidelines and sources of information on what this entails, with particular attention to the needs of people with visual impairments. Key things to keep in mind is the ability to change the scale of the text, which is not easily done with PDF files.

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[34] The American Housing Survey, which is conducted by the US Census, does include data on accessible features; however, this is only available for the Chicago CMSA, and is cannot be disaggregated beyond the City of Chicago, DuPage County and the "remaining" area within the CMSA.

Finally, since cost is always a concern, it is important to consider how to pay for this system. Many state housing locator sites operate using subscription services as well as making the site available to the public. Also to consider is how cost might be shared with other agencies and organizations in the state, as well as private property owners and developers that might be interested in contributing towards its production and maintenance. While currently IHDA's domain, housing is a concern for most if not all state agencies, and coordination is part of the Governor's plan. Included in the Appendix is a list of potential "resources – opportunities for involvement" that should be explored further to determine potential to collaborate and partner in developing a housing locator website for the state.

Another way to look at this service is that it will likely present cost savings to the state and property owners as well as to consumers. While it has not been proven, information that can assist persons with disabilities in their search may pay for itself over time. Following the same logic as employer assisted housing, the small investment upfront—in this case in information about housing features, location and amenities— may save the state money if it can reduce vacancy rates and turnover. And most would agree that it is better to subsidize a family than a vacant unit.

5. Conclusions and Recommendations

The information on accessible and adaptable housing in Illinois has come a long way; however, most agree that it also has a long way to go if we are to have a good source that meets consumer needs. Of course, a good database and searchable web site can do only so much. We still have a shortage of affordable housing in Illinois relative to demand. However, while a database does not produce housing, it can make better use of what housing we have already and can benefit decisions about any new development that occurs. As with the original intention of IHARP, we believe that a good database can improve efficiencies and better assure consumers find suitable housing, and that it can be used to advocate for more affordable housing.

Illinois continues to have a shortage of affordable housing for lower income people. While not a new finding, it is important to remind policy makers and elected officials that a key problem in Illinois is the lack of permanent affordable housing to accommodate all consumers. In solving this shortage, more housing is needed that can specifically benefit people with disabilities.

Illinois needs a more comprehensive approach to the development of accessible housing. While IHDA is currently our primary source of information, this in no way presumes IHDA is solely responsible for solving the affordable accessible housing problems in Illinois. Truly integrated housing—housing that meets the goals of fair housing laws and disability rights advocates—requires involving all who develop, own and manage housing. Publicly funded development, most of which does involve IHDA in some way, has produced many accessible and adaptable units. This is an important resource but it should not be the only resource, especially when most the housing production in Illinois is through the private sector.

Equally important, though, is the larger issue of institutional or "systems" change within and across state agencies. There are two challenges

here. First, housing for people with disabilities is currently developed either through affordable housing programs administered by IHDA or in limited numbers by other state agencies that provide services to people with disabilities. Many of these agencies, however, are seeking housing for clients. This can include finding placement for kids coming out school or aging out of programs, or adults living independently in work or education programs, or homeless families trying to get into permanent housing. More coordination is needed across these agencies to make sure people find housing but also, more importantly, to make sure there is a much more clear and comprehensive understanding of demand in terms of types of housing needs and locational issues in terms of access and amenities.

Second, it is important to consider housing as something that is independent of services. The supportive housing movement has made great strides in linking services to housing. While this model of housing has proven effective for some people with disabilities, particularly single men and women with mental illness and/or substance abuse, we cannot assume that all people with disabilities need or want services with their affordable housing. In addition to the current supportive housing strategy, policy makers and agencies need to look at how to allow the services to follow the person wherever they live. This can better accommodate people relative to their service needs by not tying them to a particular housing program or location.

Illinois lacks good information about options for people that can be used to help people get stable, affordable and accessible units in good locations for them. As has been illustrated in this report, better information is needed. To this end, the following recommendations are being made.

1. Improve the existing databases of Illinois affordable housing – not only add information but make sure it is driven by consumer needs and not just funders and compliance requirements.

2. Develop a system for assessing existing developments that engages consumers since they know better what they need when searching for housing but also because they are more likely to trust the information.

3. Facilitate advocates and consumers working more closely with developers to improve marketing and outreach to connect people who have disabilities with new developments as well as existing accessible homes.

4. IHDA should assess all buildings even if buildings has an expiring contract, particularly in areas with unmet demand by geography and family size since these will need advocacy to keep them in portfolio if possible.

5. IHDA should push for more universal design of all new housing—not just subsidized—in Illinois by setting an example with subsidized housing: require visitability, be pro-active in project review, and reward innovative development that uses universal design in the production of units and buildings and that better integrates accessible housing into communities.

Illinois can make specific changes to policies and programs to increase access and accommodation in existing programs. This includes:

- Maintenance of separate waitlists for persons with disabilities for subsidized housing. Section 504 and 24CFR 8.27 require that recipients of Federal funds take reasonable steps to assure that information on available accessible units reaches qualified individuals with disabilities who are in need of the features of those units. The regulations provide that whenever a unit that meets the requirements of the Uniform Federal Accessibility Standards (UFAS) for a mobility-impaired person becomes available for occupancy, a recipient shall first offer the unit to a qualified individual with disabilities currently residing in a non-accessible unit in the same project or comparable projects,

under common control, who requires the accessible features. If there are no such persons currently residing in the recipient's projects, the recipient shall then offer the unit to the next available qualified individual with disabilities on its waiting list, provided that the person requires the accessibility features of the unit. The recipient shall skip over non-applicants with disabilities on the waiting list to offer the unit to the next qualified individual who requires the unit's accessibility features. If no qualified applicant with disabilities requires the accessible features of a unit, and the recipient places a family where none of the family members have disabilities in that unit, the recipient may include language in the lease requiring this family to agree to move to a non-accessible unit, as soon as one becomes available that otherwise meets the family's needs.

- Focus on central locations and transit routes for high density affordable accessible housing. The arrangement of most disability-related services in central locations calls for housing that is accessible to those services by people with disabilities. This requires that housing for people with disabilities be located along transit corridors and in central locations. An acknowledgement of this constraint on tenants with disabilities in state and local housing development plans is required to maintain accessibility of the affordable housing stock to people with disabilities.

- Consider ways to creatively encourage private developers to "set-aside" single family (as opposed to multifamily) dwellings for rent to very low-income families. The housing should be at a minimum adaptable so that it can be easily modified to fit the needs of any family member and whatever type of disability. Consideration also should be given to providing safe space for children and adults both in the home and outside it.

Addendums / Reference materials

US CENSUS AND DISABILITY

DATA USED IN THE REPORT

UNDERSTANDING HOUSING NEEDS OF PERSONS WITH DISABILITIES IN ILLINOIS

PEOPLE WITH DISABILITIES AND HOUSING

ILLINOIS HOUSING AND RELATED PROGRAMS FOR PEOPLE WITH DISABILITIES AND SENIORS

ANALYSIS OF PRODUCTION TARGETS FROM ILLINOIS AFFORDABLE HOUSING PLAN, 2005-06

ACCESSIBLE / ADAPTABLE UNITS IN CHICAGO BY COMMUNITY AREA

IHARP CASE STUDY INTERVIEWS

ACCESS AUDIT GUIDELINES

ACCESSIBILITY STANDARDS

RESOURCES -- OPPORTUNITIES FOR INVOLVEMENT