**Current State of Housing for People with Disabilities**

Procuring accessible and affordable housing continues to be a significant challenge for Americans with disabilities. Decades after the passage of the Americans with Disabilities Act (ADA), the Fair Housing Act (FHA), and the Architectural Barriers Act, people with disabilities continue to face numerous barriers to housing. Specifically, accessibility, affordability, and discrimination have forced over 100,000 Americans with disabilities into homelessness”(HUD 2020 [Report](file:///C%3A%5CUsers%5Cclaire.stanley%5CAppData%5CLocal%5CMicrosoft%5CWindows%5CINetCache%5CContent.Outlook%5CFP80ZMJG%5Ca.%09https%3A%5Cwww.hud.gov%5Cpress%5Cpress_releases_media_advisories%5Chud_no_21_041#:~:text=WASHINGTON%20-%20The%20U.S.%20Department%20of%20Housing%20and,of%2012%2C751%20people%2C%20or%202.2%20percent%2C%20from%202019.)). Unfortunately, the housing crisis and COVID-19 pandemic led to a two percent increase in homelessness that disproportionately hurt people with disabilities.

**Accessibility**

With regards to accessibility, there is a limited supply of houses that satisfy the needs of people with disabilities. While there are currently 20.7 million Americans living with ambulatory disabilities, there are only 6.6 million accessible homes (2020 [Census](https://www.census.gov/library/visualizations/2020/comm/living-with-disabilities.html)). To make matters worse, only 1.3 million of these accessible homes are occupied by a person with a physical disability ([Warnock](https://www.apartmentlist.com/research/how-accessible-is-the-housing-market)). As a result of this mismatch, less than 9% of households that have a person with a disability live in an accessible home and over 4.2 million households reported a family member having difficulty accessing the home. ([2019](https://www.hud.gov/press/press_releases_media_advisories/HUD_No_20_147) American Housing Survey).

 **Affordability**

The intersection between low wages and rising housing prices has elicited a society where quality housing is out of reach for many people with disabilities. A full-time worker with a disability earns 87 cents for every dollar earned by those without a disability (US Census [2019](https://www.census.gov/library/stories/2019/03/do-people-with-disabilities-earn-equal-pay.html)). Additionally, for some people with disabilities, social security disability payments comprise most of their income. Since the average monthly social security payment accounts for 85 percent of the average rent for a one-bedroom apartment, over 1.39 million non-elderly people with disabilities are forced to choose between poor living conditions or devoting the majority of their income to housing. ([SSA](https://www.ssa.gov/OACT/FACTS/), [HUD](file:///C%3A%5CUsers%5Cclaire.stanley%5CAppData%5CLocal%5CMicrosoft%5CWindows%5CINetCache%5CContent.Outlook%5CFP80ZMJG%5Ca.%09https%3A%5Cwww.huduser.gov%5Cportal%5Csites%5Cdefault%5Cfiles%5Cpdf%5Cmdrt_disability_designated_housing.pdf))

**Discrimination**

An additional hurdle to finding affordable housing that fulfills one’s accessibility needs is housing discrimination. In 2020, over 54 percent of housing discrimination complaints alleged discrimination based on one’s disability ([NFHA](https://ndrn1-my.sharepoint.com/personal/peter_coe_ndrn_org/Documents/1.%09https%3A/drive.google.com/file/d/1-qkD1FQj8GjOT2UdF4buBaJ74or56_qn/view) 2021). Furthermore, housing harassment complaints based on disability increased by 40 percent in 2020 ([NFHA](https://ndrn1-my.sharepoint.com/personal/peter_coe_ndrn_org/Documents/1.%09https%3A/drive.google.com/file/d/1-qkD1FQj8GjOT2UdF4buBaJ74or56_qn/view) 2021). People with physical disabilities and mental illness are frequently denied their rights to accommodations and experience adverse treatment throughout the application process.

**Role of the Protection and Advocacy (P&A) Network**

The P&A network promotes a society in which people with disabilities exercise informed choice and self-determination. For over forty years, the P&A Network has worked to protect the human and civil rights of individuals with disabilities of any age and in any setting. The P&A network is the largest provider of legally based advocacy services for persons with disabilities in the United States. Despite the passage of the ADA in 1990, numerous issues concerning people with disabilities and access to public services remain. The number of Americans who cannot access accessible and affordable housing is overwhelmingly high. Furthermore, the housing crisis and COVID-19 pandemic have illustrated the critical need to ensure accessible and affordable housing to people with disabilities. The nationwide network of P&A agencies is an invaluable tool in bringing about positive change and supporting people with disabilities in their pursuit of quality and accessible housing. P&A agencies work that to both assist residents facing discrimination where they live, as well as increasing the number of accessible housing options for those who are currently without housing.

**Request for Funding**

Funding for a P&A program specifically focused on housing would support the needs of children, youth, and adults with disabilities who desperately need access to an accessible and affordable place to live. A housing P&A program will help Americans with disabilities be able to procure and utilize housing without facing undue burdens to live safely and independently in their communities.

Throughout more than 40 years of life-changing work, the nationwide network of P&A agencies have demonstrated the capacity to leverage funds received for their advocacy work into millions of dollars of critical services and supports. Dedicated funding to the P&As to address the housing-related needs of residents with disabilities would positively impact people with disabilities in a magnitude greater than the funding would suggest.

While P&A agencies already provide advocacy services to people with disabilities who deal with housing difficulties, a dedicated source of funding is critical to preempt homelessness and sustain services to mitigate unsafe living conditions. Dedicated funding would allow every P&A to prioritize advocacy for individuals at risk of homelessness or those living in poor living conditions by hiring full-time staff focused specifically on housing-related issues. With dedicated staff and funding, all P&A agencies will strive so that persons with disabilities can access safe, accessible, and affordable housing. Additionally, the presence of dedicated staff will enable the P&As to focus on ongoing housing access barriers, such as apartment complexes that fail to shovel snow to make clear paths for wheelchair users, or apartment buildings that fail to maintain a working elevator.