



Ai-Media Transcript -STATE\_AND\_LOCAL\_STRATEGIES\_TO\_EXPAND\_INCLUSIVE\_HOUSING  
(English)

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ALLIE CANNINGTON:

Hello, everyone! Welcome everyone, my name is Allie Cannington and I am one of the managing directors at the Kelsey. An organization that is building affordable, accessible, and inclusive housing and changing systems and market conditions so that what we call disability forward housing becomes the norm across the country.

Super grateful to be here with you all today. As your moderator. We will get started in just a few minutes. But to really remind us in what we are here for today, we are here to explore 'State and Local Strategies to Expand Inclusive Housing for People with Disabilities'.

I am just going to... Hunter, it looks like I am seeing your screen also in the share screen, your photo, by the way. There with us, thank you folks, as we navigate some back.

-- Tech. This webinar is the second part of a two-part series on protecting and expanding affordable, accessible, and inclusive housing. The key to our cohosts for this webinar, the National Council on Independent Living and New Disabled Self. Our first session in September focused on federal housing threats and how we need to respond across the country. Those threats continue to have a significant impact on people with and without disabilities, and our families across the country. And while we hold the weight of those federal threats we also wants to offer opportunities for proactive change. At the state, and local levels. As we also continue to defend at the federal level.

So, today we are going to look at those opportunities. As the state and local levels. This webinar is designed to give you a menu of policy tools that advocates, organizations, and community members can use to make change where you live.

You will hear about strategies for influencing what is called "qualified allocation plans".

Partnering and advocating with Public Housing Authority's, advancing zoning and land use reforms. And strengthening tenant protections.

Each speaker brings deep experience and practical examples to share. And we hope that you will leave with concrete steps you can take in your own community.

We will have a Q and a section, time at the end of the panel. After each speaker presents. So, throughout today please put your questions in the Q&A feature. We have ASL interpretation and live captioning available today as well. If you miss anything, or want to revisit constant we have you covered. The full recording, transcript, slide deck and reference materials will be sent out early next week.

There is going to be a lot of content, and a lot of opportunity to explore taking action together in the future. And so, let this be just the beginning, or an important point of energy in your continued work to increase housing for all, including People with Disabilities in your community.

Thank you for joining us, and we are excited to get started. So, I am going to turn it over to our first speaker. On the screen today you actually see the order of today's topics. First we will hear about tenant protections, we will hear about Public Housing Authority advocacy. We will hear about qualified allocation plans. And zoning and land use. And then we will go into the Q&A.

If you have questions regarding – beyond just the content. If you are having trouble accessing the captioning or have other access or logistical related needs, the team at the Kelsey, you can message one of us and we can help to get your questions, logistical and access questions answered.

So I want to kick us off, and really really thrilled to introduce Rasheedah, Managing Director of housing at PolicyLink, Rasheedah will start is off by grounding in tenant protections, what they are, why they matter, and how communities are advancing them at local and state levels. Rasheedah, thank you for being here and I will turn it over to you.

**RASHEEDAH PHILLIPS:**

Thank you so much for having me, good morning or good afternoon, my name is Rasheedah Phillips, I am Director of Housing at PolicyLink, which is a national research and action Institute advancing racial and economic equity by lifting up what works.

PolicyLink is guided by the belief that the solutions to the nation's challenges lie with those closest to those challenges. Where the wisdom, voice, and experience of those traditionally absent from policymaking drive the process and profound policy transformations can emerge.

As we get started I want to ground us in the core values that should hopefully shape all of our housing work. That is fairness, stability, and inclusion. These are illustrated visually on this slide. Scales representing fairness, a family representing stability, and a circle of people around a table representing inclusion.

When I say fairness, I mean ensuring that our systems do not shut people out. Particularly those people with disabilities who often face barriers that others may not witness. Stability means being able to stay in your home, in your community, and near the support networks that help people with disabilities live full, and self-determined lives.

And inclusion means that housing does not just exist, but that it is accessible, it is affordable, and it is welcoming. Next slide, please.

So, I want to focus on a few tools that help us to prevent displacement. And to expand access to opportunity. These tools fall along three general categories. First we have strategies that increase affordability. That is going to be strategies like inclusionary zoning, or funding through Housing Trust Fund's. These are not just abstract ideas, they create real pathways for lower income families and people with disabilities to be able -- People with Disabilities to be able to live in neighborhoods rich with transit, healthcare, and community life.

The second category is around opportunity housing, which includes community ownership models such as community land trusts, or opportunity to purchase policies. These kinds of policies help keep people rooted in their neighborhoods. Something especially valuable for people who rely on accessible transportation. Nearby care providers, or disability specific community resources.

The third category of tools, which is where I will focus most of my presentation today, is around tenant protection tools like legal representation, just cause eviction laws, rent control, these kinds of policies directly reduce the instability that disproportionately harm disabled renters. Who already experience higher eviction rates, and face more barriers in the rental screening process.

We at PolicyLink maintain a toolkit of 10 anti-displacement tools. I will share the link at the end of my presentation. Next slide, please. Today I am going to dig deeper into to tools that work hand-in-hand, that is rent stabilization, and just cause eviction protections. Rent stabilization is not about freezing rent forever. It is really about creating predictable and manageable increases so that tenants are not suddenly priced out.

For disabled tenants in particular, many of whom may rely on fixed incomes or benefit programs, predictability can be the difference between staying housed and facing homelessness. Just because protections ensure that landlords cannot evict someone for vague, or arbitrary reasons.

And for people with disabilities who already face discrimination despite fair housing laws, this kind of protection can prevent evictions that are disguised attempt to remove someone because a landlord does not want to provide accommodations. Through this policy landlord must provide a particular reason, and can only evict renters based on those specific reasons that have been put into a just cause policy, such as failure to pay rent.

Together these policies counter the instability that often creates trauma, financial hardship, and barriers to accessing services for the rest of a person's life. As a former housing attorney, for many years in Philadelphia, I have seen her stand the ways in which these lack of protections can force people into circumstances that impact them forever. Particularly if they get an eviction record. Next slide, please.

So, just a couple of thoughts about why these tools in particular are so powerful. Why we are uplifting in particular, these two policies. Both of these policies address the crisis immediately. They help people stay where they are. Close to caregivers, transit, workplace, and community supports. Immediately. Once these policies go into effect, they have immediate impact.

They are also cost-effective. Especially when compared to the downstream costs of displacement. Things like shelter use, hospitalization, institutionalization, or the loss of independent living arrangements.

These protections also advanced racial, gender, and disability equity. When you look at the inequities and who is burdened by high rents, and who gets evicted People with Disabilities and those who fall at the intersections of race and gender consistently show up amongst the most impacted groups.

Housing stability supports healthier outcomes, better educational continuity, and more opportunity for civic participation. Importantly, these policies help slow the consolidation of housing by corporate landlords. Which is a trend that has often led to faster rent hikes, and less responsiveness to accessibility needs. Next slide, please.

So, just a reminding -- a reminder that strong policies at the local level sit on top of key federal civil rights protections. And so, we have the fair housing act of 1968, for example. Which bans discrimination in renting or selling a home based on race, color, national origin, religion, sex, or familial status. And layered onto that is the Americans with Disabilities Act, which deals specifically with accessibility and nondiscrimination in the public and common use areas of housing.

Disability housing protections also include the right to reasonable accommodations and modifications, for example, allowing a service animal even in a no-pet building, or installing grab bars in a bathroom. Other policies like source of income protections, eviction record sealing, tenant screening protections, also strengthen fair access for disabled renters. Even with these laws we know discrimination is widespread, which is why we must build on fair housing principles.

In this slide, it talks about a policy, a federal policy called affirmatively furthering fair housing, also known as AFFH. Which was previously a requirement that communities receiving HUD funding must actually take steps to undo discrimination and expand housing opportunities. And although this law has unfortunately been weakened over the past few years, it is still an essential policy that state and local communities can continue to advance. The reason why it is important, particularly in the context for disabled communities, it requires action. Not just statements to ensure accessible homes are available across neighborhoods, and not just clustered in or isolated – in isolated or under resourced areas. AFF H policies that require jurisdictions to create plans pushes local governments to evaluate their power -- barriers. Investment solutions, and implement plans that move us towards inclusive and discrimination free housing environments. California is a place where they have created a state wise AFF H policy that requires jurisdictions to look at these particular barriers. An understanding and recognizing that the federal law again, has been weakened over the years. California recognizing the importance of an AFFH policy created a state policy. This is a great example of how you can take a federal protection that enforces the fair housing act, and ensure that it is activated locally, or at the state level and remains in place.

Next slide, please. The last thing I want to talk about briefly is new models for housing. This goes back to what I just said about making sure that housing and homes are available

across neighborhoods. Where people want to live. Near the things that they need. And so, these new models for housing, which aren't not that new actually... Many of them are decades old. But they are emerging, and we are starting to understand that these models advance the kind of priorities that we want to see in our communities.

They asked, what happens if housing is treated not primarily as a commodity but as a public good? When we take the profit motive out of the center, how we can create more possibilities for affordability, accessibility, and long-term community control. Next slide, please.

There are three examples here. I will briefly go over them. Community land trusts. These give communities ownership of land, which allows them to keep housing permanently affordable. And to guide development in ways that serve residents. Including ensuring accessibility features from the start. Not something that needs to be accommodated, but something that is built-in from the start. Social housing is a form of housing that offers publicly supported, deeply affordable housing, that is deliberately designed outside of speculative market pressures.

This model can also integrate accessibility standards at scale. Creating environments where disabled residents are not segregated or forced to compete for a tiny number of accessible units. And then we have limited equity co-ops as another example that allows residents to collectively own housing and keep it affordable, long term.

They also tend to foster stronger communities, which is something especially beneficial for people who rely on supportive relationships and mutual aid networks. In all these models they share a core principle. Housing that is shaped by community needs, and not by investor priorities.

And so, I will share some links that talk about each of these models, as well as the anti-displacement tools I discussed earlier. And some of the fair housing considerations. And so, thank you. Again, these are all part of an ecosystem that supports fairness, stability, and inclusion for everyone. Thanks so much.

ALLIE CANNINGTON:

Thank you so much Rasheedah! For laying such a critical groundwork for us. As we explore the critical ways that we can safeguard our communities to have the housing that they need, that we all need. Next we are going to shift to a key piece of local housing work, Public Housing Authority's, and how to influence their policies. That impact for example, the

housing choice voucher program. I am really pleased to welcome Parisa, Senior Staff Attorney at the National Housing Law Project. They will walk us through PHA, Public Housing Authority programs opportunities for public input, and practical strategies for advocates. So I will pass it over to you, and thank you so much.

PARISA IJADI-MAGHSOODI:

Thank you, Allie. Hi everyone, glad to be here. My name is Parisa, and I work for NHLP, which is a national advocacy organization. We work at the federal, state, and local levels to advance housing rights and preserve affordable housing. We advocate educate and litigate at the intersection of civil rights and housing, for individuals and communities in poverty.

And the slide you see has a rectangle with green inside of it. This is our green book. To support our national network of housing advocates, we publish and regularly update this guide, which covers HUD housing programs. You can access the guide through subscription on our website NHLP.org. Next slide please.

Our housing justice network is a network of dedicated community lawyers who work throughout the nation to advance housing rights. Many of these attorneys are well-versed in the issues we will cover today and work in many jurisdictions that you are likely working -- zooming in from. If you are a housing attorney or advocate and you would like to join the network, you can apply on our website. We would love to have your expertise and on the ground information.

Next slide, please. So, today I am going to cover pretty quickly, three different questions or areas so that you can walk away with actionable steps to advance housing justice for people with disabilities in a federally assisted housing. As Allie mentioned, that includes the section 8 voucher program, but it also includes many other programs including public housing, project-based housing, and other types of federally assisted housing.

So, today we will first talk about what Public Housing Authority's or public housing agencies I will refer to them as PHA's, what they are, and what are their plans that govern their day-to-day operations?

We will then talk about how you, how all of us, can advocate before PHA's to change or improve policies. And then, we are going to discuss how important it is to participate in the process. To make a difference for tenants in our communities. Next slide, thank you.

So, Public Housing Authority's or public housing agencies, PHA's, or local agencies that

administer federally funded housing programs. As they administer these programs, they follow specific plans, written policies, which they are required to develop and regularly update. There are many types of plans. But we are going to focus on two examples. One is the section 8 administrative plan. This contains all of the discretionary policy's regarding the housing choice voucher program.

And the public housing admission and continued all QC plan -- continued occupancy plan which is the parallel document for public housing. There are many other plans, including annual plans and moving to work plans. But these two on your screen are particularly important. Because local PHA staff are most familiar with these plans and 10 two rely on these and cite them when making decisions. They govern the day to day operations. Including eligibility for the programs, preferences for admission, so who gets priority when there is a wait list, and policies in place once someone is in the program. Including hearing procedures, if for example, the PHA is trying to terminate or remove someone from the program.

The PHA must not only include in the plans a very long list of areas, but it must also administer its programs in compliance with its own plans. Next slide, please.

So, tenants, advocates, and the public can participate in the plan process. To ensure that PHAs are aware of how their policies or their proposed policies are going to impact, including potentially harm, tenants. By reading and providing input on draft plans when they are released, you are ensuring the PHA is aware of problems or concerns that may impact tenants and the communities we work with.

So, you can participate by submitting written public comment, verbal public comment, when the PHA holds a public hearing to roll out the draft plan. That advocacy is not just limited to when the PHA is releasing a draft plan. Or a proposed amendment. If at any time you see an issue with a policy in the plan, you can reach out to the PHA, set up a meeting, and begin advocacy. To work to try to change or improve that policy, and point out issues that the PHA may not necessarily be aware of – problems.

If you want to discuss local strategy for your advocacy, we at NHLP are here to help you and provide technical assistance. We can just timing, including if/when the regular updates to your plan generally occur. How to overcome local barriers that maybe you have experienced in efficacy in the past. -- Advocacy in the past. And any other technical assistance that may be helpful to you as you review and identify areas of improvement in the plans. Next slide, thank you.

Advocacy to improve these plans is an opportunity to change policies and practices. To really impact the daily lives of tenants in these programs. And ensure people can stay, stably housed. Tenants and their allies are in the best position to know what policies need improving, or changing, or what are the predictable outcomes of proposed policies. And how those proposed policies should be modified, changed, or removed from a proposed plan. A draft plan.

This type of advocacy has been used to advance regionwide fair housing objectives. Including many of the issue areas that Rasheedah who just spoke, shared.

So, racial justice in a decision -- in addition to disability justice, as well as other fair housing initiatives. And so, policies may seem small, like a waitlist related policy, but the impact can be immense. For not only your community, but for your region.

Through this process you can potentially revolve -- resolve systemic issues from a place of collaboration and cooperation. We have lots of examples we have from advocates across the country. Who have used the public comment process in this way. For example, advocates have shared with us how tenants use to the public comment process to point out to a PHA how a proposed change to a rent policy would be harmful.

As a result of the tenants efforts winking out this problem, -- pointing out this problem, the tenants stopped the policy from going into effect. The PHA removed the policy from the plan, which increased housing stability, prevented a policy that would increase rents from going into effect.

In another case, tenant advocates were able to improve how the PHA communicated with people on the waitlist's. So, waiting lists across the country are incredibly long. If you want to put the length of your section 8 list into the chat box, I am very interested in that information. But, for example, where I live the waitlist is 12-15 years for the section 8 program. PHA's regularly purge or identify people who should no longer be on the waitlist. These are people who are no longer looking for the voucher or the waitlist subsidy that they are on.

That is not necessarily a bad thing. But, advocates have been able to successfully use the public comment process to advocate for policy changes to the waitlist purging policy. To ensure that the process is accessible, and works for everyone, including people with disability related to munication needs. -- Communication needs.

Sending a letter via the mail to someone on -- waitlist telling them to confirm they are still interested, or otherwise be purged from the waitlist, may result in individuals who are still interested in the subsidy being improperly removed from a waitlist that they have been on for years already. Advocates have been able to use the process to advocate for PHA's to contact people on the waitlist via more than one method.

So, not only sending a letter via US mail, but also to the last known address, but also calling the applicant, emailing the applicant, and contacting an emergency contact if the applicant has requested that. This is before taking the drastic step of removing that individual from a waitlist that they have perhaps already waited years on.

This is particularly helpful for folks who are on the house, who do not have or who may not have a consistent address. In the reasonable accommodation context, this is another area where advocates have – and tenants, have been very successful in advocacy with PHA Plans.

A reasonable accommodation is a change in a rule, policy, or practice that may be necessary to allow a person with a disability equal opportunity to use and enjoy a rental unit, or a dwelling.

And so, PHA Plans should set forth the procedures to notify people on the waitlist, or in the program, of their rights to request a reasonable accommodation. At every step of the process, from admissions, to during the tenancy. And, advocates have engaged in advocacy to make clear what information A PhA can request to verify the nexus, the disability and the symptoms to the accommodation. To clarify the process for individuals who are about to engage in the process.

And the last example I will mention is regarding finding a unit. So, you have waited 12 years, you have let's say, a voucher. And you have difficulty finding a landlord or a rental unit to lease the voucher with. And so, we know that it is much more difficult often, for People with Disabilities to locate a unit. Even after receiving a voucher. Due to mobility issues, lack of accessible units, lack of a subsidy. So, to address this, advocates can advocate for more time for tenants to find a rental unit to use their voucher. And for plans to be clear in tenants rights, to request a higher voucher amount, a higher payment standard, as a reasonable accommodation. To access an accessible unit, or to stay in their unit if rents are increasing and the payment standard is not increasing accordingly.

This prevents again, displacement. Which as Rasheedah shared, is incredibly important. So, next slide, please. Thank you. If you have questions about advocacy before A PhA, or need

technical assistance, we at NHL PR very interested in helping you. And also connecting you with local legal aid attorneys who are well-versed. My contact information is on the screen. Thank you so much.

ALLIE CANNINGTON:

Thank you so much Parisa. We are so grateful for your leadership in this work. And really providing some tangible ways for people to make real changes in how people use their vouchers, receive their vouchers, and engage in these really, really challenging processes.

Next I will pass it to the Kelsey's Policy Manager, Hunter, who will talk to us about a wonky but super impactful pathway towards housing change, and that is the qualified allocation plan. Thank you.

HUNTER HERRERA-McFARLAND:

Thank you so much, Allie, I am so excited and grateful to be here with you all today. I am an absolute nerd about qualified allocation plans, they are a very critical program that all advocates and people with lived experience should be aware of. And be advocating for substantial changes to. So, let's jump right in.

So, the qualified allocation plans are how states administer their low income housing tax credit program. This is known as LIHTC it is the nation's most credible tool for developing affordable housing, since its creation in 1986 with the tax Reform Act, it is -- it has financed over 4 million affordable homes, and served 9.28 million low income households.

It is really a massive program with a lot of implications for people who are low income. Let's talk a little bit about how it works. LIHTC gives private developers a federal tax credit in exchange for building or renovating affordable housing. These credits are allocated annually to states, based on their population. Developers then typically sell those credits to investors, or banks, using the equity rates to build housing that would not really be financially feasible otherwise. Especially in a market like we have today.

There are some limitations unfortunately, of the housing credit. It has shortcomings when it comes to accessibility, affordability, and particularly inclusion. So, some of the ones I will outline on the slide today, are: limited incentives. Many state QAP's lack strong scoring incentives for disability inclusion or accessible design.

They also have design barriers, so federal LIHTC design requirements do not require accessible design in the residential units. They still have to follow ADA for common areas,

things like that. But not in the residential units.

They also have some operational gaps with service coordination, and long-term affordability. Supports are rarely built into the deals. A couple more, data deficits. So, states often lack data to assess housing needs for people with disabilities. And there is also a lot of market confusion, which I am sure a lot of folks on this call are aware of. Developers often perceived disability-forward housing as higher risk, or lower demand, which we all know is not the case.

So these systemic gaps really underscore the needs for state-level reforms, and that is where qualified allocation plans come in. Qualified allocation plans... Each housing, state credit areas -- agency creates an annual or biannual QAP. The QAP is really the rulebook that determines which housing developments receive these competitive LIHTC credits. Federal law gives states broad authority, but there are some key things that a QAP has to do.

It has to define the states housing priorities, and it has to establish selection criteria. So, who the housing will go to. It also has to give preference to projects that are serving the lowest income households, and serving them the longest.

And it also has to explain how compliance is monitored, which is a really wonky technical aspect of the QA piece. Yonder those minimums, states can shape how the housing credit addresses their own priorities in their state. Including disability-forward housing. If advocates push for that, of course. Because QAP's are revised every year or two, every update is an opportunity for the change that we want to see.

So, why do QAP's matter for disability-forward housing? I think maybe I have already outlined it a little bit, but I want to explain how the QAP determines which projects get built a little bit further. QAP's require accessible units, and we will get into this in a bit more detail in a little bit. But they do this through threshold requirements.

They can incentivize deeply affordable units through competitive points. They can also reserve credits for supportive work disability-focused housing through sub- asides. And they can improve project feasibility, the likelihood that a project will get funded for developers serving extremely low income renters.

So really, one of the broadest takeaways is that states have enormous discretion. And because very few disability groups typically tend to engage in the QAP process, watch of the public comment that agencies receive are from a developers. And not the people who are

most affected by the outcomes of these buildings.

And so, that is why advocacy is absolutely essential. And so, to support advocates, the Kelsey earlier this year created an advocates guide to advancing disability-forward housing through qualified allocation plans. The guide breaks down the QAP process. It offers disability-forward recommendations, and provides editable public comment template for advocates to submit during their states public comment period.

The guide really emphasizes that despite of this being a very technical program, you do not need to be an expert on the QAP. Your lived experience, your local knowledge of your community, and grounding in disability justice are all powerful forms of expertise that you should bring forward to your housing agency.

But, the guide still does provide a menu of QAP reforms. I will highlight some of the most impactful. It breaks them down into three focused areas. The first one is accessibility. An example of a topline recommendation in the guide is, states should make (Indiscernible) type a compliance threshold requirement for at least 10% of units. These include wider hallways, reinforced bathroom walls, accessible kitchens, and adaptable design features to support aging in place.

So, these are more accessible than minimum code requirements. And are often cheaper to build up front, then to retrofit or change the design later in the process.

Another example of a recommendation is to reward projects that exceed that minimum accessibility. States can award additional points for projects that build more type A units, or add sensory accessibility features, or even use the Kelsey's inclusive design standards, which we have seen in the District of Columbia and their QAP do.

All this is really crucial, because like I have said, I think all of us are aware, the demand for this type of housing is exceptionally high, it is higher than the supply that we have in the market currently.

The second core focus area is affordability. I will highlight a couple examples of this. The first one is to permit the creation of a rental subsidy fund for deeply affordable, accessible units. This is modeled off of Pennsylvania, where they have in their QAP, that developers can increase their fees if they dedicate part of those fees to internal rent subsidy funds. Which then covers the gap for renters living on extremely low incomes, or incomes such as SSI. This also reduces reliance on scarce vouchers, which we know are going to become

unfortunately, even more scarce after some federal cuts.

The second example is to encourage income averaging. Income averaging allows units serving people as low as 20% of the area median income or AMI to be financially feasible. Because then it allows the units, for other units that can serve people up to 80% of AMI. And that is what we do at the Kelsey properties, Civic Center, and The Kelsey Ayer Station. I will highlight one more affordability. States can lengthen the affordability period, right now they are at a default of 35 years. But states like California, Utah, Vermont, have already done this. They have longer affordability, which prevents displacement.

This is particularly important because nearly 500,000 LIHTC units nationally, will reach the end of their affordability period this decade. Sorry, I am the one doing the site... (Laughs)

The last category oops... The last category is inclusivity. So, QAP's can create a scoring category for people with disabilities who use supportive services. This aligns QAP's with ADA and Olmsted requirements. It helps prevent institutionalization. They can also require comprehensive marketing plans targeted to the fabled renters, which ensures that housing credit properties are marketed through disability organizations. In accessible formats, and in community-based networks where disabled people are already looking for housing.

I will move on, all of these are in the guide, and in a lot of detail. So you can refer back to it and we will share that out with all the resources. I do want to highlight some ways that the guide identifies several key advocacy entry points. The first one is written comments, which is the most popular and the one that states housing agencies generally ask for.

They must consider them, and oftentimes will incorporate suggestions if they receive enough community pressure. Another great Avenue is speaking at the public hearings that they have. Even a short, one minute statement can be really impactful. Especially when you share personal or community stories. That illustrates the gaps in accessibility or affordability.

You can also request a direct meeting with the allocating agency. HSC staff often welcome these types of meetings, and support methods supported by data or lived experience. I also really encourage advocates to submit comments early and often. Even though there is that official comment period, usually once or twice – usually once or every two years, you should submit comments before that. Because it is more likely that they will put recommendations into QAP before they release the draft. After they released the draft, they are more likely to only have some small tweaks here or there.

So, I will just say in conclusion that really the housing credit is one of our most powerful tools for creating affordable homes. But without intentional policy design, it often falls short for disabled people, and people who are older adults. QAP's are one of the clearest pathways that we have to really change that.

So, I encourage everyone, submit comments to your state's QAP. Let's make sure that every state uses its QAP to build housing that truly works for everyone. Thank you all so much.

ALLIE CANNINGTON:

This is Allie again. Thank you so much, Hunter. And last but certainly not least, we will have Caroline, Disability Forward housing consultant, joining us to discuss the role of land use and zoning in increasing housing opportunities for people with disabilities, and our families. Thanks so much, Caroline.

CAROLINE BAS:

Thank you so much Allie, for having me. I am Caroline Bas, I am a white woman wearing a bright yellow sweater today. I am so excited to be here. I am actually coming to you as a housing advocate today. I used to work at the Kelsey. And I am now on the other side, advocating for affordable, accessible, inclusive housing directly in my community. And I wanted to tell you how you too can advocate for affordable, accessible, inclusive housing directly in your communities.

So, just a poll... Actually let's stay on the previous slide for a moment. Just to set the stage and connect to all of the other stories we heard from other folks in the call today. We heard from Rasheedah that there is an important push for affirmatively affirming fair housing, meaning we really need to be building housing in what is considered high opportunity areas. So, places with good schools, with good resources, with access to services, and generally access to Trenton as well. -- Transit as well.

I live in one of those areas in California, when the last time I looked for a new apartment I looked for an apartment that could be accessible by an elevator. Because my mother cannot navigate stairs. And I looked all over my neighborhood to try to find an elevator apartment. Unfortunately, because we have not built anything in my neighborhood in the last generation, since the fair housing act amendment was passed in 1988, that encouraged more accessible housing, there was no accessible housing in my neighborhood to move in.

And I found an apartment that had stairs, and now when my mother comes and visits me, we have to sit in the backyard to visit. This is just one example of why it is really important for

us to ask for housing in all neighborhoods. Because, especially in neighborhoods that have traditionally only created what is considered single-family homes, these are individual houses that we are all familiar with.

We may not be able to see the accessibility that we need, in order to accommodate all of the accessibility needs, either us today, or us later on, or our family members, because we are all – we will all be disabled at a certain point in our lives.

So... Let's go to the next slide. So, what I wanted to tell you about today is just to give you the language, so that you can advocate for housing in your, very locally in your neighborhood. Some of the language around advocating for housing is intentionally kept very opaque and confusing. And I would like to explain it all.

So that it does not have to be opaque and confusing. The first thing I will talk about is zoning and land use. What is zoning and land-use? Land-use is the set of laws that determine what type of building can get built where.

And zoning is just a part of that land use policy. Right now on the slide, I am reading essentially off of what is on the slide, plus there is on the right hand of the side, a zoning map that shows every single little piece of a city, and demonstrates by a color, what is acceptable to build within that little square. That parcel, that block, that place.

This is common across the United States. Every single city, town, Hamlet, has some sort of zoning rules in place of what you can build, and where. So, the type of zoning laws that are common are density limits. This means how many homes can you build in one of these blocks of housing, one of these parcels of housing.

Height limits. How high can a building be. How many floors can a building be. That is a very common zoning law. And then also, the mix, what type of building can be built there. Can a residential building be built there? Can a commercial building be built there, usually meaning for businesses. Or can it be what is called mixed use. So can it be someplace that both residential and commercial buildings can be built. Next slide. Please.

So, why is zoning important? Unfortunately, starting around the 1970s we had land-use laws were put into place to really segregate our neighborhoods. We, the United States, across the United States we made choices saying multifamily housing is going to go here... In these less resourced areas, and single-family homes are going to go there, in the higher resource areas.

And this was a very explicit choice. That we made. And it has had negative consequences for the last two generations. And we see it directly in our housing affordability crisis. Like now. Cities towns and states across the United States are realizing that that was not a good choice. Of limiting the types of homes that we could build by neighborhoods.

And we do need to change these zoning laws to be able to build more dense homes in higher resource areas. So that we can enable more accessibility and affordability in areas that have access to good schools, good resources, good services.

There is lots of other slides that we have written in plain language on this, where we dive into this, and so, perhaps I think Allie or Hunter will send that out. We unfortunately do not have tons of time to go into the history of what is considered Redlining. But we have some plain language resources that will be distributed afterwards.

So, now that cities states and municipalities are looking at changing their zoning, and confronting the legacy of poor zoning patterns, we have an opportunity as housing advocates, as accessible housing advocates, to ask for... Yes, we do want accessible housing in our neighborhoods. Next slide.

So, what does the type of housing that we should be able to be building in our neighborhoods? To make sure that we have accessible housing anywhere, within where we live. One opportunity are things called cottage communities. These are smaller, single-story, buildings that work well within say... Existing single-family neighborhoods. But the changes that would be needed here are things that are considered density... Density D controls. That means instead of building one unit on a pulse -- parcel you could tilt multiple housing on one parcel.

And so, the thing to be advocating for here, is to allow for multiple homes to be built on one plot of land. Also, there are things called setbacks, this determines how much space do you need between your property line, and the house that is being built. And this is very different say than the safety standard of a building toad say you need 4 feet because of fire purposes. Generally setbacks are created for aesthetic purposes. Meaning, they are put into place so that they fit within the nature of the existing community. But if the nature of our existing community is not affordable or accessible, does it really reflect what is the needs? So one of the things that can be modified in order to have more cottage communities would be setback changes. Two allowed to not require say 20 feet in the front yard or 30 feet in the backyard, but allowed to build on more of of the plot that's available. The other piece on that

could also be lot coverage. Sometimes there is requirements within certain emissive polities saying you can only cover your lot that you own say by 20 – 30% and the rest of it has to be free space because of neighborhood purposes. But as I noted in order for us to build denser more affordable by design housing like cottage committees, we would need to modify those zoning requirements.

Another type of housing typology, just a fancy word to say the type of housing that is being built. Another type of housing typology that is really accessible is elevator buildings. Especially elevator buildings that are close to transit. And so there is a lot of municipalities and states that are looking at how do we incentivize dense housing. So buildings that are four or five stories high close to transit. So that they are naturally going to have an elevator in them. So these are things that you can ask for either at the state level, asking saying hey, we would like to make sure municipalities are building the town that I live in is required to build enough housing closer or transit. Can this happen? That's a very good ask the can be made. Another type of typology that is also accessible and would need additional changes beyond zoning is kind of a family-style apartment that is within what is considered a single stair apartment. We see a drawing here on this page. And it essentially, I will bow this out. Because it's hard to see. But in many of our apartments, our larger apartments that are say five stories, that have lots of apartments in them, they are considered what is called a double loaded corridor. So that means that there are two exit stairs on both sides. Because you need two paths to be able to exit the building. And so you won't be able to – except in buildings that are older in the United States, you wouldn't be able to build say an entire apartment on one level. However, with changes that are happening that states and municipalities are looking at on the building code side, so this is adjacent to zoning reform, but still a close doubling to reform the could be asked for, is can we have one set of elevators or one set of stairs within our building? So then we have a place for an elevator as well. And we can build whole larger flats within our smaller apartment buildings that can accommodate a better layout and more bedroom units. And so that is another thing that people are asking for right now. In order to see more accessible typologies across the United States. Why this is really important is because when we look at what is actually being built. We are seeing – when municipalities are creating more dense housing incentives. The two things that we are seeing built is townhomes stop townhomes are essentially 2 to 3 story buildings that are in Siegel family homes. That have stairs, internal sets of stairs within them. And some people yes like townhomes. But however when we think about both our you know, the needs for accessible housing. And the needs for aging population. Townhomes really do not fit the needs for a lot of our population. So we have to be asking our Nyssa polities, our cities, our states, our towns to say "hey can you incentivize other types of housing beyond just townhomes?"

Another piece of this, and just to click into this building code reform place. It is that there is a lot of things within these smaller apartment buildings, generally a smaller apartment building is not going to get built in the United States. And if they are, they are not including elevators and. And so what we do need to do is show as housing advocates, as accessible housing advocates, saying we need to see more elevators in inner buildings across the United States. And there are lots of folks that are interested in that right now. I am personally working on one of these@elevatorperform.org. And so it's something that you're interested in learning and how we can create more affordable elevators within our small apartment buildings. So more accessible smaller apartment buildings. Give a look and see. And you can read more there. Next slide? So these are all of the different groups. I have on the side. On the left-hand side of the triangle that shows the different types of people you asked for land-use changes. So at the very top you have your local planning group. This is a planning commission or other folks that determine what building gets approved and which can unity. And so to that group you say I would like to see say if you are following along on housing projects that are being proposed in your neighborhood say it's an affordable housing project in your neighborhood. And maybe there's a lot of neighbors who don't want to see that affordable housing project, you could say actually that's a good thing. Especially because it has an elevator. And especially because we don't have anything else in our neighborhood that is accessible. You can show up to your local planning group and say yes I want this project to be built. And that is incredibly impactful. Just as Hunter said, one minute comment saying this type of housing is incredibly important. Yes, let's get it built. The next level of influence you can have is at the either the city and town level of folks were making the rules above the planning commission. They would be making the rules of like the type of housing that is being built. So they are making the rules in terms of what are the setbacks that are required? What are the height limits required? What are the building code, the specific building codes that are required? So those are the folks that you want to ask, can we change these things so we see buildings that are not just townhomes in my neighborhood? Can we change things as we see more elevator buildings, can we change things so we see more cottage communities. At the state level there's your government, these are people that are working hard to require the cities and towns to force them to change zoning code. So unfortunately with politics, local representatives don't it's hard for them to change. Land use laws sometimes. And so sometimes you can ask, so a lot of folks are now just going up to the state level saying hey, we have a real housing crisis. Can you make our cities and towns ensure that we can build cottage communities and elevator small apartment buildings? And so those are the folks that you could at the state level, that's an effective way to give that feedback. And so at the federal level, at the federal level they are really managing these large subsidy programs. So the things that we heard earlier about

especially from in Public Housing. And the incentives needed to make the affordable housing that we see in our community. Those are the folks that you want to continue to say hey, fund these voucher programs, hey, put fair housing policies and action. So these are the different levels of asks you can make. I think these are all of my slides so I will pass it back to Allie.

ALLIE CANNINGTON:

Thank you so much Caroline. And we are going to ask all of our speakers from today to join us on screen. As we do our Q&A session.

Wow, I don't know about you all, but there are so many ways for local and state advocates to plug into increasing inclusive housing, affordable housing, accessible housing. I just want to – and maybe just one or two people can take this, but I am going to use moderators privilege, and ask this first question.

What advice do you have for local advocates who are feeling may be overwhelmed or wondering what area of change should I focus in on first? Or, where should I begin? How do you discern what to focus on, realizing that we need to focus on all of these things, and yet – but we can't take them all on as individuals. So do you have any advice around how advocates can choose where to channel their energy?

CAROLINE BAS:

As a personal advocate, I would just say what gets you fired up? What are you excited about? What makes you excited and once you get into one area, then you realize the housing affordability crisis has no silver bullet. We are -- going to continue to have to advocate for every single thing folks talked about on this panel. You start advocating for one and then you start advocating for the other. And then you get into it, and all of your free time is taken up by housing advocacy. Which is not a bad thing. So I would say, for me, it was somebody who is building an apartment – an elevator building in my neighborhood, and the neighbor said no we don't want to hear, and I said no this is exactly where we want an elevator building. And so, see what gets you most fired up. And then it will roll on from there.

ALLIE CANNINGTON:

Thanks Caroline. All right, well as you continue to -- as we continue to answer these other questions, I think keep in front of mind, how do we support the field of advocates, to decide where to leverage their energy and power, given the broader array of changes that can be made?

So, we have – thank you all for bringing in your questions. We – I welcome you to continue to bring them in. So one question I am going to pose and of course now I lost the Q and a – here we go.

How can we get more developers and our state and local municipalities to focus on universal design for all people with disabilities?

SPEAKER:

Can you state that one more time?

ALLIE CANNINGTON:

So this question is from Herschel Jackson, thank you so much for asking it. They lift up the national Council and Independent Living as a great resource for universal design when it comes to housing, how can we get more developers in our state and local municipalities to focus on universal design for all people with disabilities.

HUNTER HERRERA MCFARLAND:

I can jump in, this is Hunter. This is a really excellent question and something that The Kelsey works a lot on. Is educating developers on the importance of universal design. Inclusive design. Our own inclusive design standards, which kind of go beyond the minimum code requirements that a lot of states or cities all ready have in place. And we can go even beyond universal design as well. And so what we've done is have meetings with these you know, local agencies. Like public housing authorities, or like the (indiscernible) of Columbia for example. In their QAP, or their incentive. To include our inclusive design standards, so I think getting meetings with these folks, and trying to get as many people as possible on the call with you from a variety of organizations, or people who have you know, lived experience. They can share and really explain you know, the importance of having developers make more accessible buildings. And another aspect of that is, you know, developers unfortunately really do look at the bottom line a lot of the time. And so these agencies or housing authorities can add incentives in their programs. For a couple additional scoring points. In their request for proposals or RFPs. They could add these types of incentives or for better design built requirements or you know, better built features of for accessibility. So I would say that that's a big part of it. It's just trying to get meetings with the people who really make the decisions, and telling them the importance of this in our communities.

ALLIE CANNINGTON:

And you can always partner with The Kelsey and strategizing how to get you know, more

inclusive universal design. Added to funding criteria and other policies and programs. So, the next question you know we are – this may be going to Rasheda and Parisa if you want to weigh in. But we are continuing to see an increase in efforts to institutionalize, incarcerate our committed members, many with disabilities, or risks as funding continues to fall short of the federal level. There is more risks to people getting stuck in institutions or having to move back or move into an institution because there isn't the supply of affordable or fair housing. What strategies can we employ, can we implement to help people with disabilities either stay out of or transition out of institutional settings into integrated, accessible affordable housing. At the state and local levels?

RASHEEDAH PHILLIPS:

This is a very, gated question I think right. And a lot of it is going to depend on where you are and what is available in your local area. To support some of what is happening, but generally speaking, in my work sets primarily at the national level, I think what we are seeing a merge in different places is these kinds of protections for people who are post-institutionalization, to be able to access housing. And so in particular, a lot of tenant screening policies, emerging that limit looking at particular records, to use particular records. In their screen processes. But it is an eliminated, but it does reduce the type of information in the building to be used in decisions. So we are seeing the emergence of that. Anything that is helpful. Again at the point that people are post-institutionalization. But it doesn't really quite speak to you know, folks being steered into these kinds of places. I think another thing that we just have to be looking at is the kind of policies that states and localities can put into place to fight back against decisions that criminalize homelessness, the federal court decision that criminalize homelessness. And then this emerging policies that reinforce that federal decision. And so, you know, policies that look at housing as a human right, that look specifically at decriminalizing you know living on the streets, or decriminalizing the particular types places and things and situations that folks who are un-stably house, and on housed. Have to go through. And so you are seeing some places that are responding in a positive direction to provide those protections that reduce people's access to institutionalization when they are unstable house. So Parisa, I don't know if you have anything to add there.

PARISA IJADI MAGHSOODI:

I want to echo everything that Rasheda just said, including the district coding policies that are not evidence-based. In that worsen rather than mitigate existing problems in our community. I think something helpful to remember is our constitutional rights have not changed. And they are our attorneys at all levels of the community including regions across the nation. Who stand ready and willing to advance and assert those rights. And so those go

beyond you know, what we traditionally think of, legal aid, organizations, public defenders. To protection and advocacy organizations. Funding attorneys to assert the rights of people and disability justice cases. And then also organizations that were developed more than 50 years ago in response to entrenched racists, anti-women, anti-immigrant sentiment like the national lawyers Guild. A lot of us attorneys who practice in the space are also members of the local chapters. So those chapters stand ready to help you enforce your rights, or connect you with attorneys who can. I do want to lastly say I think the worst thing we can do is not continue to work with each other, and to raise up what is actually happening at the local level. Because by isolating ourselves and being worried about you know, membership, that are being targeted. That is a successful tactic of oppressive regimes. So I do want to say, if you are looking for your rights, or help local advocacy. The saying is power concedes nothing without a man. Frederick Douglas. And that is more true now than ever. Reach out to us and we are happy to connect you if we can. So nothing of substance, so thank you Rasheda for the substance. (Laughs) But thanks Allie.

ALLIE CANNINGTON:

Thank you both so much. Moving to more like very practical questions, Hunter, how does one find out the agency that creates the QAP, the qualified allocation plan? And how does one know when comment opportunities become available?

HUNTER HERRERA MCFARLAND:

Yeah, great question. I did dig there a very long list from a company called (indiscernible). Which includes all of the states QE peas. And you can click on the state's name on that resource. Sorry – I shared in the Q&A I will shared in the chat as well. You can click on the state's name and find your housing finance agency. Agency's website. And usually they have an option with you to add to the listserv. So they will send out newsletters, and typically starting there will be an option. You don't get all of their newsletters. But just the ones related to the Y tech program. And they will send in advance of the comment period, information on like workshop they are holding or alive public hearing that they are holding with the community, or just give you a deadline on when to submit comments. So I will also make sure in the resources that we share out early next week that that is included.

ALLIE CANNINGTON:

Caroline, I see you typing, but I'm going to ask you this question. What does it take for communities to get family-style apartments with elevators?

CAROLINE BAS:

I was trying to answer all of the questions. Yes, so there is two things. One, there is current

national advocacy and state-by-state advocacy around something called single stair reform. Perhaps a buddy from The Kelsey can link the learned center article. That you all have written about that. That gives really good details, as what is exactly single stair. What is it matter? It just grates more better design of apartments. In short. The other side of it is elevator affordability. Elevators in the United States cost five times more than Europe. And that means elevators are not being included in. Unless they are required. So we do really have to show that there is a broad constituency of a citizen who would like to see more affordable elevators. And there is only for elevator companies that work across the United States. And they have a lot of interest to keep elevators expensive. And so how do we demonstrate that elevator affordability, benefits everybody. It's not – yes it is an accessibility's thing. It also everybody loves an elevator. It is the safest form of transportation, it is also the best you know assistive technology we have out there. So, how do we demonstrate that elevators are really important and ensure our lawmakers that it's time for them to do something about it.

ALLIE CANNINGTON:

Thinks Caroline. Rasheda, for committees that don't have strong tenant protections, where do you recommend advocates start? What is one policy to tend to be achievable, the most achievable at the local level?

RASHEEDAH PHILLIPS:

These questions are very good. They are complex. And I would say a lot of it does work on local circumstances, then what is the local tenant, what are some of the politicians interested in, I am from Philadelphia, and one of the places where we started in terms of advancing and building on a lack of tenant protections in Philadelphia was right to counsel. And right to counsel for tenants is advocacy that supports tenants were been evicted. It gives them the right to legal representation in court. And we found that that particular policy was a doorway to building and getting other tenant protections. So some of the policies appeared well and that we were able to advance sort of around the same time was the just cause eviction protection policy which I talked about during the webinar. Which is essentially, a very basic kind of policy and there is already a form of just cause eviction that exists within a subsidized housing which is essentially that you have to have – if you are going to evict someone, there is a list of reasons from which you are authorized to evict them. And you have to provide them with that reason and provide them with notice. And so it seems very basic. Like landlords should always give a reason. Why they are evicting you. And it should be a legal reason right? And so that's what the just cause policy does. And so that tends to be lower hanging fruit for places that don't have a lot of eviction protections. And a policy where you can just say you know, it makes common sense that you would be

given a reason why you are being evicted. It's that you can properly defend yourself in court, or whatever the case may be. But again, there is a suite of other policies that may pair well with things like things are great to counsel, tenant screening protections which I also referred to, whenever you all get sent out a follow-up email, I will share our anti-displacement toolkit that has a suite of these kinds of tenant protection policies, where they are working, what they mean, what kind of elements are important in these kinds of policies. And then you can always reach out to policy link if you would like to discuss more. Happy to talk about any kind of tenant protection policies, and where you might want to start depending on your local contacts.

ALLIE CANNINGTON:

Will thank you all so much. We are at time. I don't know about you, but I definitely – amidst all the heaviness – I do feel energized from all of your wisdom and a reminder that we are part of an ecosystem of organizations, individuals, advocates, who are pushing for more inclusive affordable, accessible housing for all people. Including people with disabilities. So thank you so much for each one of your thoughtful and practical insights today. Thank you to pro bono ASL for providing ASL access, for a AI-Media for our captioner today. And thank you all for joining the conversation. This webinar was offered to offer a menu of conversation to decide what makes sense for you to tap into. A few quick reminders, we will be sending out materials including the recording and resources. That we hope for you to share with your members, and your friends and your families. And The Kelsey is here to support you in advancing your work and connecting you with amazing people like those on this call. And in the broad field of disability forward housing advocates and policymakers to help you drive this change. So, thank you again, you will be hearing from us soon. And take care and take action. And we will you know, see you in the work for a more disability housing future. Thanks everyone.

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