



Image: Floorplan of an Accessible Single-Family Home

Accessible Homeownership

Current Barriers to Affordable Accessible Housing

Introduction

Homeownership in the United States is often associated with independence, stability, and economic security. However, for those with a disability, finding a home suitable for the needs of everyday living is nearly impossible due to physical barriers, lack of policies, and low availability. The CDC calculated more than 1 in 4 adults in the United States have a disability, a total of over 70 million people.¹ Research shows less than 5% of housing in the United States is considered accessible.² The lack of accessible housing in the United States is an issue that needs to be addressed.

Physical Barriers

Physical barriers are more frequent and have a greater impact on those with physical disabilities, not only reducing functionality, but also compromising safety and independence. In a dwelling, barriers can include accessible appliances, stairs, narrow doorways and hallways, and door/window hardware. These barriers are present to some degree in most residences but are especially pronounced in existing homes built before current regulatory standards. Renovating existing homes to meet the needs of those with disabilities is often expensive. As a result, accessibility becomes a financial burden placed disproportionately on disabled individuals, further creating inequality in housing opportunities.

Policy Barriers

Beyond physical design challenges, disabled individuals also face significant policy and regulatory barriers. This is usually a result of a lack of awareness or enforcement of existing laws and regulations.³ The Americans with Disability Act (ADA) applies to public spaces, commercial facilities, and transportation, but single-family residential homes are not held to these standards. Policies in building code that address residential dwellings are also not enough. For example, in the 2021 International Building Code (IBC), Type A accessible units are not typically required unless there are 20 or more dwelling units in a building. Type A accessible units have full wheelchair accessibility, including wider door widths, reinforcement for grab bars, lower counters, and accessible appliance heights. Existing codes should be reevaluated based on the present need for more accessible housing.

Market Barriers

The housing market contributes to the barriers faced by disabled individuals because of the shortage of units that are both accessible and affordable. Most homes are not built to accommodate the wide range of physical abilities. Accessible features are often treated as custom upgrades rather than essential elements, increasing costs and limiting accessible housing supply. House resale undervalues accessibility modifications, discouraging sellers and developers from investing in inclusive design.⁴ The limited availability of accessible homes and rising housing costs leaves disabled buyers with

fewer choices. Developers and investors should be aware of the accessibility market to open new doors to those in need.

The renter's market also provides inequalities for people with disabilities. Many individuals with a disability rely on government assisted programs for income and rent coverage. Approximately 84% of the 7.4 million people receiving Supplemental Security Income (SSI) payments from the Social Security Administration were eligible due to a physical disability in 2024.⁵ SSI averages less than \$1,000 per month, below the average rent for most one-bedroom apartments. A 2024 housing affordability report found that in many urban areas, rent alone can exceed 100% of a disabled individual's monthly income⁶; this leaves little available for essential expenses such as food, transportation, or healthcare, and increases rates of homelessness within the disabled community. Based on this information, it is clear the market makes it impractical to afford housing for many of those on government assistance.

Summary

JLS Architects is working to raise awareness through discussions with our clients to increase visibility of those with disabilities. From a design perspective, JLS Architects is working on the development and construction of accessible single-family homes. These homes include stair-free entrances, grab bars, and accessible appliances, in addition to other universal design considerations. Increasing the supply of accessible housing can lead to greater comfort and functionality for those who struggle to live independently, while maintaining a fair price. Creating awareness of the need for an accessible housing market is crucial for universal inclusivity. Through the enforcement of accessible policies and the implementation of accessible designs in residential projects, disabled individuals can have the chance to live without the added struggle of finding a comfortable home that meets their needs.

Citations

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