



Advancing Disability-Forward Housing in Marin County and the Bay Area: Summary Report

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Introduction

This report summarizes a collaborative technical initiative led by The Kelsey for the Marin County Housing Division and the Association of Bay Area Governments (ABAG)/Metropolitan Transportation Commission (MTC) to expand local and regional opportunities for disability-forward housing. Disability-forward housing is defined as homes that are affordable, accessible, and inclusive to people with and without disabilities.

The project was driven by the urgent need to address the housing challenges faced by people with disabilities and aging populations in the Bay Area and in Marin County. Focusing primarily on infill, "missing middle," and multifamily housing contexts, the initiative sought to identify policy and program barriers and opportunities to increase the supply of affordable, accessible, and inclusive homes. It placed specific emphasis on expanding the supply of inclusively designed housing, meaning housing that is built and operated beyond minimum accessibility requirements and accounts for a diverse range of accessibility needs.

To achieve these goals, the project was structured around key objectives:

- **Policy and Design Review:** A comprehensive analysis of ABAG/MTC Objective Design Standards (ODS), Marin County's Development Code, and the Marin County Housing Element (2023-2031) to identify opportunities for integrating inclusive design and greater access and affordability for disabled residents.
- **Financial Feasibility:** A cost and feasibility analysis conducted by Cascadia Partners to demystify the economic impacts of enhanced accessible and inclusive design in multifamily housing.
- **Stakeholder Engagement:** A robust engagement process involving focus groups with Bay Area municipal staff, Bay Area designers, Bay Area housing developers, Marin Planning Directors, and Marin County residents with disabilities and older adults, to ensure the policy and program recommendations are grounded in lived experience.
- **Implementation Tools:** The development of scalable resources, such as a template model visitability ordinance, a "Menu of Inclusive Design Options" for Objective Design Standards, replicable disability-forward development code suggestions, housing element recommendations, and specific recommendations for the Marin Affordable Housing Trust Fund.



In addition to this document, The Kelsey has also prepared the following for ABAG/MTC and Marin County Housing Division:

- One Pager for Advancing Disability-Forward Housing
- Objective Design Standards (ODS): Recommendations for improving the MTC/ABAG ODS Handbook and the “Menu of Inclusive Design Options” for any jurisdiction to incorporate into its ODS.
- Housing Element Recommendations
- Template Model Visitability Ordinance, Memo, and FAQ
- Marin Affordable Housing Trust Fund Recommendations
- Marin Development Code Analysis and Replicable Disability-Forward Development Code Suggestions
- Inclusive Design Cost and Feasibility Study

This report summarizes the overall need for disability-forward housing, key findings and themes revealed from stakeholder engagement, and additional policy and program recommendations. By positioning Marin County as a pilot, this work provides a roadmap for jurisdictions across the nine-county Bay Area to increase their supply of affordable, inclusive, and accessible housing.

The Need for Disability-Forward Housing in Marin County and the Bay Area

All people with disabilities are disproportionately impacted by the housing crisis, whether due to cost, access, discrimination, and/or lack of supportive housing supply.

Across the Bay Area, individuals with disabilities who rely solely on Supplemental Security Income (SSI) would need to spend up to 217% of their entire monthly income just to afford a standard apartment. Consequently, less than 12% of adults with intellectual and developmental disabilities (I/DD) nationwide currently rent or own their own homes. This leaves many with no choice but to live in institutional settings or remain with aging parents who have no long-term transition plan.¹

In Marin County, these regional pressures are amplified by local demographics and market conditions. More than 10% of the population, or 26,248 residents, live with a disability, with concentrations as high as 16% in Santa Venetia. Over 24% of the

¹ Micaela Connery, *Together We Can Do More: Organizing Communities, Exploring Strategies, and Defining Frameworks to Build Inclusive Communities* (San Francisco: The Kelsey, 2019), <https://www.thekelsey.org/learn>.



county's population, or 77,778 residents, are over the age of 65.² Approximately 2 in 5 older adults experience disability.³ These residents face a housing stock of 83% detached single-family homes, which severely limits "missing middle" options for those seeking more affordable, accessible housing.⁴

Financial instability is a primary driver of housing insecurity. Seventy percent of Extremely Low Income (ELI) households in Marin are severely cost-burdened, spending more than half their income on housing.⁴ Furthermore, discriminatory practices remain a major barrier. In fact, 78% of local fair housing complaints are based on disability status, and a recent study found that 59% of rental properties in Marin showed evidence of discriminatory policies toward persons with disabilities.⁴

Summary of Engagement

Through this process, seven focus groups were held to identify specific barriers and opportunities for developing disability-forward housing. We also heard from the lived experiences of disabled residents and older adults navigating the Marin housing market. All quotes throughout the report are from focus group participants.

Participant Category	Stakeholder Count
Marin County Residents with disabilities and older adults	27 (representing 10 jurisdictions) *three focus groups were hosted
Bay Area Municipal Staff	15 (representing 9 jurisdictions)
Marin County Planning Directors	17 (representing 7 jurisdictions)

² U.S. Census Bureau, "Disability Characteristics," 2024 American Community Survey 1-Year Estimates, Table S1810, <https://data.census.gov/table/ACSST1Y2024.S1810?q=Marin+County,+California>.

³ Centers for Disease Control and Prevention, "Prevalence of Disabilities and Health Care Access by Disability Status and Type Among Adults," December 17, 2024, <https://www.cdc.gov/disability-and-health/articles-documents/disabilities-health-care-access.html>.

⁴ County of Marin, *Marin Countywide Plan: 6th Cycle 2023–2031 Housing Element Update*, prepared by Veronica Tam and Associates, January 24, 2023, https://assets.marincounty.gov/marincounty-prod/public/2025-02/2023-2031_marincountyhousingelement.pdf.



Bay Area Architects & Designers	7 (representing 5 firms)
Bay Area Housing Developers	5 (representing 4 companies)

Limitations & Opportunities

While our engagement surfaced critical insights, future efforts should intentionally include stakeholders who were missing or underrepresented. These include additional disabled people and older adults—especially those who have higher support needs, Deaf and Hard of Hearing, and those who speak Spanish—as well as transition-age youth with disabilities.

Future efforts should also include market-rate housing developers and ADU developers, given the market conditions in Marin County and the wider Bay Area.

All engagements were held over Zoom, which, while increasing access for some, created a barrier for others to join and participate fully.

Key Stakeholder Engagement Findings and Themes

Throughout robust engagement with 71 stakeholders, key themes emerged regarding the opportunities and barriers for disability-forward housing. These themes span housing design, housing affordability, community partnerships and lived experience engagement, educational needs, and state-local policy alignment. The following section details each theme.



Housing Design

Lack of Access and Visitability

A majority of Marin County residents with disabilities and older adults reported encountering persistent inaccessibility during housing searches and when visiting friends and family. Many described being forced to choose between affordability and accessibility, with one resident noting they are sacrificing basic housing quality to remain in an accessible home. Furthermore, residents with chemical sensitivities highlighted a total lack of housing that meets their needs. Lived-experience participants constantly shared an overwhelming anxiety about finding or maintaining stable, affordable, and accessible housing.

"Housing stability and quality is my biggest concern for my future."

- Person with lived experience

Early Integration and Cost Savings

Stakeholders agreed that accessibility is most cost-effective when it is incorporated into the initial design phase. Many adaptable features, such as removable sink cabinets and wall blocking for future grab bars, add little to no cost when planned from the start and allow for inexpensive modifications later. In contrast, retrofitting for accessibility can be prohibitively expensive. For example, developers are increasingly installing roll-in showers during initial construction because retrofitting them later costs significantly more, with estimates ranging from \$5,000 to \$8,000 per bathroom. Integrating these features early helps establish more accessible and inclusive design as a standard and sustainable investment while reducing the cost of future modifications.

"We have a mission to have dignified spaces, and we're not trying to create spaces that are just this tiny little box. We want people to really feel like they're having a home. And so that requires us to have, you know, 500 to 600 square feet versus 300 to 400 square foot units."

- Designer/Architect

Dignity through Design, Amenities, & Community

A major theme among both residents and developers is that building only to the "least common denominator" of required minimum standards results in housing that lacks human dignity. Developers stressed that quality, dignified housing requires larger units, shared community amenities, and space for neighborly connections—even though these reduce the overall unit yield. While larger bathrooms, roll-in showers, wider circulation



paths, and accessibility features increase construction costs and building footprints, they are essential to creating dignified housing.

Housing Diversity and Scale

A disability-forward housing landscape must be as diverse as Marin County itself, recognizing that residents have different needs and living preferences. As one resident shared, *“High-rise living would be difficult for me because of concerns about emergency evacuation and noise. I hope future housing in Marin will include smaller-scale, accessible options as well.”* This means moving beyond a one-size-fits-all approach and supporting a range of housing types, scales, and accessibility features.

Designers also expressed concern that certain interpretations of accessibility standards can unintentionally discourage community-integrated features like front stoops, when they require separate accessible entrances.

This flexibility is especially important in jurisdictions with limited new development activity, where accessibility efforts must also focus on repairing and modifying existing homes. Long waitlists for home modification programs highlight a clear, unmet demand. A disability-forward approach should pair accessible, inclusive new construction with investments to retrofit existing housing, allowing communities to adapt solutions to their local contexts.



The Necessity of Deep Affordability, Fairness, and Inclusion

Fragility of Market-Rate Affordable Housing and Property Management

Residents described the intense stress and vulnerability associated with "naturally

"The key to living successfully and independently is being treated with respect and dignity, alongside a management team that is responsive to issues on the property. I've been through three different property managers and a sale of the property...Who manages the property, and their understanding of disability, is extremely important—probably as important as the community itself."

- Person with lived experience

affordable" housing stock—unsubsidized complexes that are affordable due to age, deferred maintenance, or ownership type. Many reported these properties being sold to private equity firms, resulting in steep rent increases and/or negligent management that forced tenants out. Navigating a biased rental market was described as daunting and demoralizing.

Developers also discussed the importance of a sustainable, long-term funding source for property management operations, emphasizing that long-term operations and maintenance must be evaluated alongside initial construction costs. They added that reliable operating subsidies are just as vital as upfront

construction funding, yet are not as readily available.

Housing Voucher Availability and Portability

"I am concerned how sustainable it will be to pay rent even if I'm able to pay 30% of my income. It's very unsettling and stressful."

- Person with lived experience

Residents and developers agreed that a significant increase in housing vouchers is essential to increasing the stock of disability-forward housing. Expanding voucher availability could help address long waitlists, including for waitlists that have not opened for several years. However, stakeholders stressed that increasing the number of vouchers alone will not resolve the barriers residents face. Bureaucratic hurdles make it difficult to access and maintain vouchers, with one participant in a lived-experience focus group describing the government assistance application process as a "full-time job."

Residents also described gaps in legal protections and discrimination when trying to use vouchers, including in West Marin. Stakeholders also identified challenges with voucher portability, noting that difficulties "porting" vouchers between jurisdictions can prevent residents from moving to housing that better meets their accessibility needs. For



developers, declining voucher availability weakens the financial feasibility of supportive and deeply affordable housing, underscoring the need for both expanded voucher supply and stronger systems to support and protect voucher holders.

Community Partners and Accessible Engagement

Current community engagement strategies predominantly rely on informal partnerships with Regional Centers and individual disabled advocates. Organizations and developers also reported that Regional Centers and other disability service providers help identify and understand specific accessibility needs before construction begins. These partnerships were also cited as a way to make the lease-up process more efficient and reduce developer costs by helping prospective tenants navigate complex eligibility paperwork.

Disabled residents expressed a strong desire to retain virtual options for community engagement. Maintaining virtual engagement is essential to inclusion because it can remove physical barriers for people with mobility or transportation challenges, immunocompromised residents, and provide an alternative when municipal buildings are not fully accessible. As one focus group participant noted, the elevator in the building where their municipality holds community engagement events is often out of order.

Educational Needs and Strategies

Messaging Accessibility as a Universal Benefit

Across all focus groups, stakeholders emphasized that accessibility improvements benefit the entire community. Framing accessible design as "age-friendly" helps elected officials and the public recognize that these features support residents across their entire lifespan. Other messaging suggestions included modeling it after the green building and sustainability movements.

Stakeholders also discussed the importance of embedding accessibility into the messaging of broader affordability, emphasizing that many accessibility features benefit all residents and represent investments in overall housing quality. Examples included features such as a dedicated passenger loading zone, which can have positive impacts for residents beyond those with specific accessibility needs.

"The example of the sustainability movement is pertinent... a matter of aspiration and incentive and then later moves into more of an absolute requirement."

- Municipal Staff Member

Municipal Interest, Educational Gaps, and Technical Capacity



A notable discrepancy exists between developer and designer expertise and the technical capacity of local jurisdictions. While architects and developers are often more enthusiastic about inclusive design than expected, municipal staff are frequently time-constrained and lack the technical expertise to drive change beyond basic code enforcement. This has created a high demand for legally vetted model policies and practical implementation tools.

Education must be strategically delivered, targeting municipal staff, planning directors, policymakers, and the public. Developers also need practical, high-level guidance on specific elements, such as acoustic insulation and pet relief areas.

Model paths can be sourced from peer municipal governments that have adopted universal design standards to varying degrees. The following examples were highlighted during stakeholder engagement as approaches that have been impactful or have the potential to be impactful:

- The City of Alameda was often cited in the focus group as an example of universal design standards that have led to more accessible housing. The City of Alameda's Universal Design ordinance applies to new residential developments with more than five units, requiring 100% of units to be universally "visitable" (featuring accessible ground-floor living space and a bathroom) and 30% to be universally habitable (including an accessible ground-floor kitchen, bedroom, and laundry area).

To make projects financially feasible, developers frequently relied on townhome-style construction but increasingly requested full-project waivers, arguing that vertical layouts impose an undue burden on universal design standards. To address this, Alameda proposed targeted zoning amendments providing a narrow, automatic exemption for certain townhomes that meet visitability standards, preventing developers from bypassing accessibility requirements across entire projects. The city also updated the ordinance to streamline administrative oversight—authorizing the Building Official to evaluate site-specific financial

"Education, for everybody involved, is really important. The few times this has been brought up at public meetings, it can get out of pocket really fast. People's preconceived notions, reality, and what's actually available as a tool and resource are very different things. We really need to get people on the same page.

It would also be helpful to have examples of viable, legal, and already vetted tools, as well as an understanding of the financial impact. Optics are important, and sometimes that's the only tool you have to get something done."

- Municipal Staff Member



hardship waivers and the Planning Director to pre-approve buyer feature checklists.

Jurisdictional Note: While Alameda submitted its ordinance to the California Department of Housing and Community Development (HCD) under Health and Safety Code Section 17959 in 2025, formal HCD feedback remains pending; peer jurisdictions considering this as a model policy may wish to await state proof-of-concept confirmation.

- The City of Hayward recently adopted an ordinance that adds universal residential design standards to the Hayward Municipal Code for new single-family homes, duplexes, and triplexes. The ordinance requires homes to be adaptable; the requirement applies to the home's design and layout rather than to the installation of adaptive features at the time of construction. Developers must design homes to be adaptable over time, while the cost of installing accessible fixtures would fall to the homeowner.

Local Policy and Program Opportunities and Obstacles

Incentivizing Disability-Forward Housing with Funding and Education

Developers, designers, and municipal staff agreed that financial incentives are more effective than additional mandates for advancing disability-forward housing, including inclusive design. Participants suggested using a variety of funding tools, including grants, RFP scoring incentives—such as those used for the Marin County Affordable Housing Trust Fund—and reduced impact fees. See project deliverable, “Marin Affordable Housing Trust Fund Recommendations,” for specific examples of how the funding program can embed disability-forward housing criteria.

Stakeholders suggested that the industry should follow the path of the green building movement, which established a successful model of starting with voluntary incentives and recognition programs before moving toward requirements.

The City of San Jose Housing Department demonstrated this approach in its 2023 affordable housing Notice of Funding Availability (NOFA) by awarding extra evaluation points to applicants who committed to hosting Inclusive Design Workshops with people with disabilities and providing an additional 10% of accessible units beyond building code minimums. Tying funding incentives directly to these criteria ensures developers engage with lived-experience feedback during pre-development. As one designer



noted, embedding workshop commitments into the funding award system serves as a "gateway" that connects developers with specialized organizations and accessibility features they might not otherwise have considered.

Because developers are highly motivated to secure project funding, they are driven to participate in these workshops, which helps move their projects beyond baseline minimum requirements toward more disability-forward designs. Ultimately, San Jose is a successful example of how local governments can use funding criteria as a lever to encourage the adoption of inclusive design best practices rather than relying solely on traditional mandates.

Local and State Policy Obstacles

Local accessibility ordinances often conflict with competing state mandates. For example, the State Density Bonus law allows developers to seek waivers from local standards, which can weaken local efforts to increase universally designed housing. This friction is compounded by a lack of reliable cost data to counter developer financial concerns. To navigate these regulatory and financial barriers, local planners are requesting practical tools, model policies, technical assistance, and clear legal guidance.

This tension of state policies undercutting local accessibility mandates or incentives was commonly shared across stakeholders. There is concern that implementation and interpretation of state laws can prevent local jurisdictions from requiring higher accessibility standards, including for commercial-to-residential ADU conversions, even when these units are physically easy to make accessible.

Additional Policy and Program Recommendations

Based on the stakeholder engagement themes and the overall technical assistance project activities, the following are policy and program recommendations for jurisdictional or regional action, including but not limited to Marin County. The recommendations are organized by the type of mechanisms used for implementation.

Regulatory Mandates and Rules

These recommendations leverage local legislative, zoning, and police powers to establish clear rules, ensure compliance, and support state-local alignment.

- Adopt inclusive design, universal design, and, at a minimum, visitability ordinances for all residential building types, including single-family homes, townhomes, and accessory dwelling units (ADUs).



- Incorporate inclusive and universal design features early in the design and planning process to prevent expensive retrofits during operations.
- Implement reasonable accommodation ordinances by updating local zoning codes to establish administrative procedures that allow residents who require physical accessibility additions (such as ramps) to bypass standard setback restrictions without requiring full zoning variances.
- Align local building codes with state and federal standards to reduce development delays and costs, and explore transitioning toward performance-based functional criteria that better serve disabled residents.
- Ensure that universally designed, accessible units directly overlap with deed-restricted affordable units, so that accessible homes remain financially reachable for low-income residents with disabilities.
- Counter the trend of developers leveraging concessions under the State Density Bonus law to waive local universal ordinance requirements. Use the City of Alameda's ordinance as a model and avoid broad project-wide waivers (e.g., proposing targeted zoning amendments that provide a narrow, automatic exemption for certain townhomes that meet visitability standards, authorizing the Building Official to evaluate site-specific financial hardship waivers, and the Planning Director to pre-approve buyer feature checklists).
- Codify local inclusive and universal design requirements as building code amendments by demonstrating substantial compliance with California Department of Housing and Community Development (HCD) model ordinances, thereby strengthening local policies against state-level exemptions.

Financial Incentives & Capital Allocation

These recommendations leverage local funding mechanisms, grants, and affordable housing criteria to incentivize developers to go beyond minimum compliance.

- Fund project operating funds for supportive services throughout the life of the development. Eligible uses of these funds should include 20-year capitalized operating subsidy reserves and supportive services reserves, thereby ensuring long-term sustainability of service provision. These funds can be available for projects that reserve units for people with disabilities who use or are eligible for Medicaid home and community-based services (HCBS).
- Incentivize a diverse landscape of unit options that are as varied as disabled residents themselves, including multi-bedroom layouts for families or those requiring live-in care support, paired with generous storage and floor space.



- Add disability-forward criteria as incentives to housing funds by adding any or all of the following:
 - Points or tie-breakers to projects that take a comprehensive approach to including people with lived experience in the development process and in building operations.
 - Points or tie-breakers to projects that have a comprehensive approach to creating housing designed with the capacity and infrastructure (physical, operational, and relational) to integrate informal and formal supports and enable residents to access their own in-home and community-based services. This can include incentivizing projects to have a disability-forward resident services plan with resident services staffing, a housing support plan, and an eviction prevention plan; two-bedroom units available to accommodate a live-in caregivers; established partnerships with HCBS providers to ensure marketing during lease-up and throughout the life of a project; up to 100% of units reserved for people with disabilities are affordable to people with SSI as their sole source of income
 - Points or tie-breakers for projects that go beyond minimum accessibility requirements and implement inclusive and universal design. Signifiers of applying inclusive design can include an increased percentage of designated units accessible for mobility and/or sensory access; all units are adaptable via Uniform Accessibility Standards; smaller projects having an elevator/s; projects certifying through the Inclusive Design Standards or other identified inclusive and universal design standards; incorporating design choices that explicitly meet the needs of people with cognitive access needs, people who utilize supportive services, people with chronic health conditions, and/or people with chemical sensitivities.
 - Points or tie-breakers to a project that applies a comprehensive approach to creating housing that enables community connection in and around the building and inclusive programming within the project. Signifiers can include operational elements that support people with cognitive access needs and/or people who utilize in-home supportive services; a transit plan with support strategies for individuals who do not drive, including access to nearby transit and other transportation supports; a plan to support residents in accessing neighborhood amenities, including food access programs, employment supports, cultural programming, technology assistance, and more.

Administrative Systems and Operations



These recommendations focus on modernizing administrative delivery, housing search logistics, voucher allocation, and regional institutional infrastructure to remove systemic barriers

- Identify and designate appropriate undeveloped public land, as identified by the Community Development Agency, for mixed-use development where feasible. This places affordable, accessible housing near employment, healthcare, grocery stores, and public transit, supporting independent living and reducing isolation.
- Maintain a dedicated database of unsubsidized, naturally affordable housing complexes and build direct relationships with property owners. Tracking unit availability and offering preservation support (such as assisting private owners with necessary repairs) helps keep rents stable and prevent sales to speculative private equity entities.
- Require municipal or regional governments to build and maintain a centralized, real-time database tracking all accessible housing stock (including Section 504 units, FHA-adaptable units, and property-specific accessibility features). Housing providers that receive local subsidies or participate in Housing Choice Voucher (HCV) briefing processes must be contractually required to upload and update listing data to ensure transparency for prospective disabled tenants.
- Centralize access to affordable housing by establishing a single, streamlined regional application hub. This eliminates the burden on disabled residents of searching property by property and expands access to housing-insecure or institutionalized individuals who are not reached by the Coordinated Entry Systems. This hub would support the matching of applicants with units that meet their specific physical accessibility and affordability needs.
- Direct Public Housing Authorities (PHAs) to maximize Mainstream and Non-Elderly Disabled (NED) vouchers to prevent institutionalization and advance community integration by immediately implementing alternative administrative updates, including⁵:
 - Creating and maintaining a dedicated waiting list for Mainstream Vouchers to easily identify eligible applicants, coordinate referrals, and track demand.
 - Establishing preferences prioritizing eligible non-elderly people with disabilities, including those transitioning from or at risk of institutionalization.

⁵ U.S. Department of Housing and Urban Development, Statutory and Regulatory Waivers for Mainstream Vouchers, Notice PIH 2024-30 (Washington, DC: Office of Public and Indian Housing, August 20, 2024), <https://www.hud.gov/sites/dfiles/PIH/documents/2024-30pihn.pdf>.



- Prohibiting residency restrictions for Mainstream Voucher applicants to ensure individuals residing in institutional settings outside the PHA's immediate geographic jurisdiction are not excluded.
 - Mandating an initial 120-day voucher search term (up from 60 days) with streamlined, automatic extensions and dedicated navigation support.
- All municipal and regional housing policy meetings and stakeholder engagement sessions should implement hybrid attendance options. Virtual participation paired with accessible digital formats, closed captioning, screen-reader-compatible materials, and flexible comment periods eliminates physical transportation, sensory, and scheduling barriers. This will support increased participation by low-income disabled residents to shape local housing decisions.
- Establish a formal, ongoing regional structure for engagement with disability communities, such as a paid Disability-Forward Housing Advisory Board (e.g., via ABAG/MTC), composed of disabled residents, older adults, advocates, and community-based organizations. Members can receive stipends and participation support with a defined role in shaping regional housing policies, programs, and funding priorities rather than serving in a purely consultative capacity. This structure could also consider collaborating with local Regional Centers, County Health & Human Services (HHS), In-Home Supportive Services (IHSS), Public Authorities, and Coordinated Entry Systems.

Educational Outreach, Messaging & Capacity Building

These recommendations focus on building municipal technical capacity, raising public and developer awareness, and establishing regional policy foundations.

- Deliver targeted education on accessibility and disability-forward housing to policymakers overseeing housing funds and developers applying for them. This education should happen early and often.
- Equip property managers to better support disabled residents by building relationships with new and long-standing property owners and management firms. Providing targeted educational resources and assistance on reasonable accommodations, Fair Housing Act compliance, HUD screening guidelines, and disability-forward resident engagement will help close knowledge gaps and prevent unfair evictions.
- Reframe accessibility improvements as universal "age-friendly" benefits that serve everyone across their entire lifespan (e.g., families with strollers, residents aging in place) to build broad public and political buy-in.



- Produce short, highly visual educational videos that explain inclusive and universal design in simple, accessible terms. These videos should feature real-world "before-and-after" examples of how such design improves daily life, alongside personal stories from individuals with different disabilities explaining exactly why these specific design features matter.
- Hire Certified Access Specialists (CAsp) professionals within municipal building and housing departments to serve as an internal foundation for evaluating code compliance and accessibility goals.
- Embed strategic language into long-range regional plans, such as Plan Bay Area 2050, establishing accessibility, aging in place, and disability-forward housing as priority regional investments to secure future funding and implementation commitments.



Conclusion

The technical assistance project led by The Kelsey for the Marin County Housing Division and ABAG/MTC demonstrates that expanding disability-forward housing is both achievable and will benefit all residents. By serving as a pilot, Marin County's commitment to increasing housing for people with disabilities offers a scalable roadmap for jurisdictions across the nine-county Bay Area. To move this vision forward, local governments must transition from minimum compliance toward inclusive, affordable, and universally designed housing. This shift requires a highly coordinated, multi-pronged approach, including but not limited to embedding inclusive features early in the design process to maximize cost-effectiveness, leveraging robust financial and funding program incentives, and enacting legally defensible local ordinances to navigate the state policy landscape.

Equally critical is the modernization of housing systems. Jurisdictions can establish centralized, accessible housing databases, coordinate application hubs to ease the burdensome bureaucratic processes, and partner with PHAs to maximize utilization of all vouchers, including Mainstream and Non-Elderly Disabled vouchers. Sustainable success, however, hinges on building formal, ongoing partnerships directly with the disability communities. Investing in structured, compensated advisory bodies along with accessible engagement practices is needed to ensure that policies are grounded and guided by lived experience.

Lastly, by utilizing the full suite of deliverables produced through this project, ranging from the Template Model Visitability Ordinance to the Housing Element Recommendations to the Development Code Recommendations, Marin County and all Bay Area municipalities have an actionable path to fostering a truly inclusive, age-friendly region where all residents with and without disabilities can live and thrive.