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# People with Disabilities Priced Out of Nation's Housing Market

## New study reveals that people with disabilities receiving Supplemental Security Income cannot afford housing anywhere in the United States

Washington, D.C. – The Technical Assistance Collaborative (TAC) and the Consortium for Citizens with Disabilities (CCD) Housing Task Force have released a study, <u>Priced Out in 2012</u>, which demonstrates that the national average rent for a modestly priced one-bedroom apartment is greater than the entire Supplemental Security Income (SSI) payment of a person with a disability. The study sheds light on the serious problems experienced by our nation's most vulnerable citizens – extremely low-income people with significant and long-term disabilities.

The Study – *Priced Out in 2012* – compares the monthly SSI payments received by more than 4.8 million non-elderly Americans with disabilities to the Fair Market Rents for modest efficiency and one-bedroom apartments in housing markets across the country. The Fair Market Rent for rental housing is determined by the U.S. Department of Housing and Urban Development (HUD). According to HUD, rent is affordable when it is no more than 30 percent of income. SSI is a federal program that provides income to people with significant and long-term disabilities who are unable to work and have no other source of income and virtually no assets. *Priced Out in 2012* reveals that as a national average, people with disabilities receiving SSI needed to pay 104 percent of their income to rent a one-bedroom unit priced at the Fair Market Rent.

"Nowhere in the United States can people with disabilities receiving SSI afford a safe, decent place to live," stated Kevin Martone, Executive Director for TAC. "Yet taxpayer resources are spent exponentially on the costs associated with institutionalization and homelessness when more cost effective, proven solutions exist. I encourage our policy makers to consider the magnitude of this crisis and work in a bipartisan fashion to address this form of discrimination against our most vulnerable citizens."

This housing affordability crisis deprives hundreds of thousands of people with disabilities of a basic human right – a place of their own to call home. Because of the huge disparity between SSI and rental housing costs, the most vulnerable non-elderly adults in our nation are often forced to choose between homelessness or placement in a restrictive institutional setting such as an adult board and care home, nursing home, or other segregated setting. As part of efforts to comply with the U.S. Supreme Court's 1999 *Olmstead* Decision – which reaffirms the civil rights of people with disabilities to live in the least restrictive settings possible – and the Americans with Disabilities Act (ADA), states are currently developing strategies to expand integrated, community-based housing in order to prevent and end homelessness and institutionalization. Tragically, as many as 2 million non-elderly people with disabilities have limited housing options and therefore, reside in homeless shelters, public institutions, nursing homes, unsafe and overcrowded board and care homes, at home with aging parents, or in segregated group quarters.

"As the federal government continues to work with states to move forward on *Olmstead* plans, Medicaid Money Follows the Person expansion and ending chronic homelessness as part of the U.S. Interagency Council on Homelessness (USICH) *Opening Doors* plan, we have to invest in targeted programs that reach non-elderly adults with significant disabilities" said Andrew Sperling of the CCD Housing Task Force. "As this report makes clear, rental housing is out of reach for people living on SSI without an ongoing rent subsidy. Unfortunately, the President's Fiscal Year (FY) 2014 budget proposes a \$40 million reduction to the HUD Section 811 Project Rental Assistance (PRA) Demonstration program – an innovate new model that allows states to effectively target rental assistance to people with disabilities transitioning from institutional settings and chronic homelessness. Congress must reject this proposed cut to housing for people with disabilities," Sperling added.

The study, which was funded by the Melville Charitable Trust, notes that the reform and expansion of HUD's Section 811 Supportive Housing for Persons with Disabilities program and appropriations for the National Housing Trust Fund could help to create more integrated housing linked with community-based services and supports. TAC and CCD urge Congress to provide sufficient funding over the next five years to expand HUD's innovative Section 811 PRA approach and to expand affordable housing opportunities for SSI recipients.

To obtain a copy of the study and any additional information, please visit <u>TAC's website</u> or call 617-266-5657 x110.

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