



# Strategies to Increase Fully Integrated Affordable, Accessible Housing Options for People with Disabilities and Older Adults

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ACUU Conference

# Learning Objectives

- By the end of this presentation, participants will be able to:
  - Describe housing issues related to affordability, accessibility and integration for older adults and people with disabilities
  - Use this information to educate community stakeholders (developers, housing professionals, landlords, aging agencies, case managers, etc.) about housing for people with disabilities and older adults
  - Discuss potential solutions related to changes in public policy to increase affordable, accessible and integrated housing for people with disabilities and older adults

# The Housing Crisis for People with Disabilities

- New Yorkers with disabilities cannot afford independent, integrated housing without an ongoing rent subsidy or deeply subsidized affordable housing
- Thousands of New Yorkers with disabilities are living in institutions or other segregated settings because of the lack of AAI housing options in the community
- People with disabilities represent over 40% of the homeless population

## The Housing Crisis (cont.)

- Older Americans would prefer to stay in their home as they get older.
- Older New Yorkers need affordable, accessible, integrated housing options to avoid unnecessary institutionalization.

# Identifying barriers to AAI housing

- Poverty
- Discrimination based on disability, including source of income
- Access to housing subsidies is limited
- Inadequate implementation and enforcement of Section 504 accessibility requirements
- Lack of funding for home modifications
- Policy makers view disability housing policy through the lens of service systems dominated by silos based on type of disability and age

# What is Affordable Housing?

- Usually means “housing (rent and utilities) that costs residents no more than 30% of their annual income”
- Sometimes used by advocates & others to mean “housing for low-income people”

# Who Needs Affordable Housing?

- People on SSI, public assistance, SSDI, veterans' disability pensions/ benefits
- Full time minimum wage workers
- Temporary, part-time, seasonal workers
- Homeless people who are not in supportive housing

**Many of these people have disabilities**

## Poverty as a barrier

- The poverty rate is 17% higher for people with disabilities (pwd's) than for non disabled New Yorkers
- Working age pwd's have only a 34.5% employment rate
- Most pwd's live on extremely low, fixed incomes, well below 30% of area median income
- Pwd's need an average of 141% of SSI income to afford a 1 bedroom apt in NYS

# Discrimination in rental housing

- People with disabilities face discrimination by landlords and realtors
- The most common complaints to HUD are discrimination complaints based on disability
- People who receive subsidies, or SSI, public assistance, or Medicaid Waivers are often rejected by landlords solely based on their source of income

# Accessibility

- People with disabilities often cannot find housing that is accessible, for example, if they use a wheelchair
- There are few requirements to build apartments and homes that are accessible
  - Requirements that exist have been poorly enforced

# Accessibility

- Section 504 of the Rehabilitation Act of 1973: a federal law that protects qualified individuals from discrimination based on disability
  - Mandates any entity receiving federal funds to give access to people with disabilities in all programs, services or activities
- The Fair Housing Amendments Act: passed by Congress in 1968 in an effort to impose a comprehensive solution to the problem of unlawful discrimination in housing

# Accessibility

- Under Section 504: all buildings of 5 or more units must have 5% of those units accessible to persons with mobility impairments & 2% of the units must be accessible for people with visual and hearing impairments
- Developers do outreach for disabled tenants to Independent Living Centers and other human services organizations who serve low income people

**If there are no applicants with disabilities who have adequate income, accessible apartments go to people who do not need them**

# Home Modifications

- Thousands of people with disabilities need basic home modifications to make their homes more accessible or they may end up in institutions
  - The greatest need is for grab bars or handrails in bathrooms
  - In addition, many people need: basic features to make homes accessible, including ramps to access the building or home, elevator or lifts to access unit once in the building, widened doorways and halls, and accessible bathrooms on the first floor

# Housing Stock

- Existing housing stock in many areas needs to be updated & modified
  - Many homes are not accessible
  - Many were built with products that may be harmful and need to be removed, which can be very expensive (asbestos, lead paint, etc.)

# Integration in the Community

- People with disabilities and older adults want homes that are integrated into the community's fabric
  - Close to recreation, shopping, public transportation, employment, friends & family, etc.

# Integration in the Community

- While “supportive housing,” which is permanent, affordable housing **linked to services**, may be a desired component in the spectrum of housing options for some people, increasing funding for fully integrated, affordable, accessible housing is essential

# NYS's Medicaid Redesign Effort

- Executive Budget/Executive Order in January 2011 to create a Medicaid Redesign Team (MRT) and reduce Medicaid spending by about \$2.8 billion.
- By March 2011, the MRT agreed to over 200 initiatives to restructure the Medicaid program.
- Focus on implementing “Care Management” for Medicaid enrollees identified by the State as consuming a disproportionate share of Medicaid spending.

# MRT identifies housing as a priority

- Phase 2 of the MRT included the creation of 10 MRT work groups focused on specific issues to develop recommendations to the MRT.
- Affordable Housing workgroup was created as a result of discussions within the MRT and the Administration's acknowledgement that housing is essential to the continuum of care and that increasing access to housing will result in savings to the Medicaid program and improvements in the quality of services to targeted individuals.

# MRT Affordable Housing Workgroup

- NYAIL served as a member of the MRT Affordable Housing workgroup
- Workgroup was charged with:
  - evaluating New York's current programs of “supportive housing”
  - identifying barriers to the efficient use of available resources for the development and utilization of “supportive housing”
  - identify opportunities for the investment of additional resources for “supportive housing”

# NYAIL's recommendations to increase AAI housing

- Increase use of cost-effective community-based services to transition individuals out of nursing facilities
- Increase access to housing subsidies and home modification funding
- Leverage use of federal dollars to increase AAI housing
- Increase and better enforce requirements for accessible housing

# Final Recommendations of MRT Affordable Housing Workgroup

- Proposals for investing in New Affordable Housing Capacity. *(Included in 2012-13 Executive Budget)*
- Identify and target existing and new resources to fund rental subsidies for all high-cost Medicaid populations.
- Evaluation of the State's implementation of Section 504 requirements for accessible housing.
- Ensure continuation of housing subsidies provided through the NHTD/TBI Medicaid Waivers after the transition to Managed Long Term Care (MLTC) and that these programs, and their housing focus, are fully incorporated into MLTC and other Care Coordination Models.

# Final 2012-13 NYS Budget includes housing funding

- Consistent with the recommendations of the MRT Affordable Housing workgroup, the budget establishes and funds a new Supportive Housing Development Program that will provide service funding, rent subsidies and capital dollars to increase housing opportunities in the community for people with disabilities.
- This project will be funded with \$60 million in 2012-13 and \$75 million in the next two fiscal years. In addition, the budget authorizes the State to redirect savings achieved by closing nursing facility and hospital beds to this program.

# **NYAIL's recommendations for reinvestment of Medicaid savings into AAI housing**

- Create a housing subsidy for people with disabilities who are institutionalized or at risk of unnecessary institutionalization due to the lack of AAI housing.
- Fund the development of housing units affordable to people with disabilities.
- Increase funding for the Access to Home program for home modifications.
- Increase funding for the RESTORE program and expand eligibility to people with disabilities.

# For more information on MRT workgroups

- [http://www.health.ny.gov/health\\_care/medicaid/redesign/](http://www.health.ny.gov/health_care/medicaid/redesign/)

# Opportunities

- Partnership between advocates / independent living centers, landlords, community planners, developers and professionals in the disability, housing, veterans and aging community can:
  - Give voice to need the need for affordable, accessible and integrated housing
  - Shift funding from segregated to integrated community settings
  - Get communities involved in their local planning process to increase housing availability
  - Give people of all abilities and from all age groups the opportunity to participate in their communities

# Solutions

- Long term change must include comprehensive changes in public policy
  - Increase funding for rental housing vouchers
  - Increase incentives for inclusion of housing units for very low income people with disabilities in federal and State programs that support housing development and construction (e.g., tax credits)
  - Adopt accessibility standards & inclusive design principles for all home construction by states, counties, and cities, as well as by the building and housing construction industry
  - Community empowerment

# Ways to get involved

- Consolidated Plan: planning document describing housing needs, market conditions and strategies for use of federal funds.
- The Public Housing Agency Plan: plan to serve those with very low incomes and how Housing Choice Vouchers will be used.
- Continuum of Care: outlines a community's strategy for dealing with homelessness.
- Qualified Allocation Plan (QAP): state planning document for use of LIHTC funds

# Consolidated Plan

- Identifies and assesses affordable housing and community development needs
- Analyzes housing markets
- Sets goals to address needs
- Describes action plan to achieve goals

# Collaboration Strategies

- Become knowledgeable about planning documents in your community
- Engage in assessment of local needs for pwd's and older adults in your area
- Encourage state and local plans to address unmet needs
- Collaborate, partner with organizations and individuals with similar goals

# Potential Partners

- Office for the Aging
- Local Independent Living Center
- Local housing developers
- Homelessness Consortium
- State housing finance agency
- Regional HUD Office
- Public Housing Authority
- Preservation Companies
- Housing Advocates

# Strategies to meet partners

- Attend state/local housing conferences
- Attend local and state public hearings
- Look for and join trade associations
- Sit in on local housing consortium meetings
- Get involved in Aging in Place and Livable Communities efforts in your community

# Good partnerships

- Establish Memoranda of Understanding (MOU) outlining:
  - Mutual goals
  - Setting specific activities
  - Establishing a work-plan
  - Ways to publicize activities

# Conclusion

- People with disabilities constitute the largest minority group. This is the only group that anyone can join at any time (Center for Disability Rights, 2011).
- Housing issues are not for housing agencies only. It is important that all State agencies collaborate on housing issues and work toward increasing affordable, accessible, and integrated housing.

## For Further Information

- 2010 Priced Out: The Housing Crisis for People with Disabilities <http://www.tacinc.org>
- HUD's 2009 Worst Case Housing Needs of People with Disabilities <http://www.huduser.org>
- Continuum of Care in your area  
<http://www.hudhre.info>
- PHA Plans-Opening Doors  
<http://www.tacinc.org>
- QAP's -Opening Doors <http://www.tacinc.org>

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