

The Need for Affordable, Accessible, & Integrated Housing for People With Disabilities and Older Adults in Rural Communities

New York Association on Independent Living  
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### What is Independent Living?

- Civil rights & social justice movement as well as a philosophy
  - It aims to create a society in which people with disabilities and older adults are in control of their own lives, take responsibility for their own actions, failing and succeeding on their own terms

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### The Problem

- The lack of accessible, affordable and integrated housing in rural areas is a barrier for people with disabilities and older adults to live in a community setting
- Far too many rural Americans live in substandard, unaffordable, or crowded homes

Source: The Housing Assistance Council: "Housing in Rural America"

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 **Rural Areas: Housing Issues**

- Housing costs are generally lower in rural areas, but so are incomes
- In some areas, housing costs have also outpaced incomes
- In the US, 3 in 10 rural households pay more than 30% of their monthly income for housing costs and are considered "cost burdened"
- Traditional industries such as agriculture, forestry, and mining continue to decline, while service jobs are increasing
- Rural communities, nationwide, are increasingly made up of older residents

Source: The Housing Assistance Council: "Housing in Rural America"

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 **Rural Areas: Housing Issues**

- Minorities in rural areas are among the poorest and worst housed groups in the entire nation, with extremely high levels of inadequate housing conditions
  - Non-white and Hispanic rural households are three times more likely to live in substandard housing than white rural residents
- Rural areas have fewer financial institutions than urban markets resulting in less competition and increased cost to consumers
  - Manufactured homes are often financed for shorter loan periods with higher interest rates

Source: The Housing Assistance Council: Housing in Rural America

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 **Older Adults & Disability**

- As we age, we are more likely to become disabled
- Aging population is growing, and is expected to increase
  - The demand for affordable, accessible, and integrated housing will also increase
- In rural areas many older adults would rather not leave their homes
- If housing is not available, people will be forced in to costly nursing facilities

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### People Would Rather Live in the Community

- 2009 3<sup>rd</sup> quarter report of the Minimum Data Set (MDS) from the Center for Medicare & Medicaid Services (CMS)
  - Q1A: Currently, there are 22,027 New Yorkers living in nursing facilities who wish to return to the community

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### NYS Human Rights Law

- Law covers both privately owned and publicly funded housing within the State
  - “Any building or structure, or portion thereof which is used to occupied as intended, arranged or designed to be used or occupied as a home, residence or sleeping place of one or more human beings”

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### What is a Home?

- In a home, a person:
  - Is in complete control of all decisions made
  - Chooses who else resides or visits
  - Is afforded privacy
  - Has full freedom of choice regarding activities while in and out of the home

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 **Affordability**

- Many of our nations poor residents are concentrated in rural areas that experience persistently high rates of poverty and are often invisible to the rest of the nation
- Despite increased industry diversification and increasing incomes, poverty remains a stubborn problem in many rural communities in the U.S., particularly among minorities, female headed households, and children

Source: The Housing Assistance Council: "Housing in Rural America"

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 **Affordability**

- Poverty & low income status of people with disabilities and older adults are key barriers to acquiring housing, especially in rural areas
  - Much higher among people ages 25 – 64 with severe disabilities
    - For many, this is due to being unemployed
    - In comparison, 84% of people in this age group who did not have a disability were employed

Source: National Council on Disability Report, January 2010

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 **Affordability**

- Nationally, a single person or household with one worker would need to earn at least \$14.97 per hour (based on a 40 hour work week, working 50 weeks per year) to be able to afford the average rent for a one bedroom rental unit
  - Wages varies across the country: \$24.15 per hour in Hawaii (high) and \$8.38 in North Dakota (low), which is still above the national minimum wage of \$7.25 an hour

Source: National Council on Disability Report, January 2010

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## New York State

- Employment rate: The % of non-institutionalized, male or female, with a disability, ages 18-64, all races, regardless of ethnicity, with all education levels in NYS: 36% (U.S. 39%)
  - Compared to those without a disability: 76% (U.S. 78%)
- The median household income among households that include any working age (21 – 64) people with a disability in NYS in 2008: \$40,400 (U.S. \$39,600)
  - Compared to those without a disability: \$67,200 (U.S. \$61,200)

Disability Statistics from the 2008 American Community Survey (ACS). Ithaca, NY: Cornell University Rehabilitation Research and Training Center on Disability Demographics and Statistics (StatsRRTC). Retrieved Jul 29, 2010 from [www.disabilitystatistics.org](http://www.disabilitystatistics.org)

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## People with Low Incomes are More Likely to Experience a Disability

- Chronic diseases such as: heart disease, diabetes, cancer, stroke & obesity
  - About 1/4<sup>th</sup> of people with chronic conditions have one or more daily activity limitations
  - Diabetes continues to be the leading cause of kidney failure, nontraumatic lower-extremity amputations & blindness among adults aged 20-74
  - Environmental factors: poor housing conditions, violence
  - Lack of preventive health services / access to primary care

Sources: CDC & World Health Organization

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## Who is Left out of 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**

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 **Where Do They Go?**

- The Hidden Homeless
  - Couch surfing
  - Overcrowded housing: risk of eviction, domestic violence
  - Dangerous housing: stairs, bad roommates
  - Isolated housing: no transportation, can't get out of apartment
  - Rent burden: pay >50% of income as rent

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 **Where Do They Go?**

- Institutions
  - Nursing homes, adult homes, hospitals
  - Homeless shelters
  - Prisons
- Street
- Family

**Institutions cost taxpayers a lot of money!**

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 **Accessibility**

- People with disabilities often cannot find housing that is accessible, especially in rural areas
- There are few requirements to build apartments and homes that are accessible

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## Accessibility

- Section 504 of the Rehabilitation Act of 1973: a national law that protects qualified individuals from discrimination based on their disability
- 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

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## Accessibility

- Design & construction under section 504: new multi-family housing built with federal funds must have 5% of apartments accessible to people with mobility impairments and 2% of units must be accessible for people with hearing/visual impairments
- Developers do outreach for disabled tenants to various human services organizations who serve low income people

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

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## Home Modifications

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

Source: Housing Choice Voucher Tenant Study: 2001 – 2002 prepared for HUD

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 **Housing Stock**

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

*Source: National Center for Environmental Health Strategies*

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 **Integration**

- People with disabilities and older adults want homes that are integrated into the communities fabric
  - Close to recreation, shopping, public transportation, etc.
- The perception that people with disabilities are considered “sick” and in need of treatment to be cured apparently continues in our society

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 **Integration**

- Section 811 program: allows people with disabilities to live as independently as possible in the community by increasing the supply of rental housing with the availability of supportive services
- Integration should be considered during the construction phase of all single- and multi-family housing developments
  - Accessible units should not be clustered together, but rather dispersed

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## Integration

- 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, more emphasis is needed on increasing funding for fully integrated housing in rural areas

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## 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 & universal design principles for all home construction by States, counties, and cities, as well as by the building and housing construction industry
    - Example: Adirondacks Tri-Lakes Community Empowerment Plan
- USDA Rural Development program
- Empire State Housing Alliance
- Livable Communities "Aging in Place" Initiatives

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## Solutions

- NYAIL Housing Education Initiative
  - Increase public and stakeholder knowledge of housing-related policies, processes, resources, and opportunities through education, training, technical assistance and the provision of resources
  - Foster public/ private partnerships and collaboration between community stakeholders in disability, aging, housing and other areas to increase the availability of housing for people with disabilities

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## Conclusion

- People with disabilities constitute the largest minority group
  - This is the only group that *anyone* can join at *anytime*
- Housing issues are not to be for housing agencies only
  - It is important that all NYS agencies collaborate on housing issues in order to reduce fragmentation and produce comprehensive results
- Accessible, affordable, and integrated housing is critical to implementing the States *Olmstead* obligation

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## Conclusion

- Individuals who live in poverty in rural areas are more likely to experience a disability
- Most market rate housing also lacks basic accessibility requirements for new home construction
- Bureaucratic complexities tied to acquiring funding for supportive services provide additional challenges and layers of difficulty

**Many people with disabilities will continue to face dire problems acquiring appropriate housing in rural areas of New York State**

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