OPPORTUNITY STARTS AT HOME

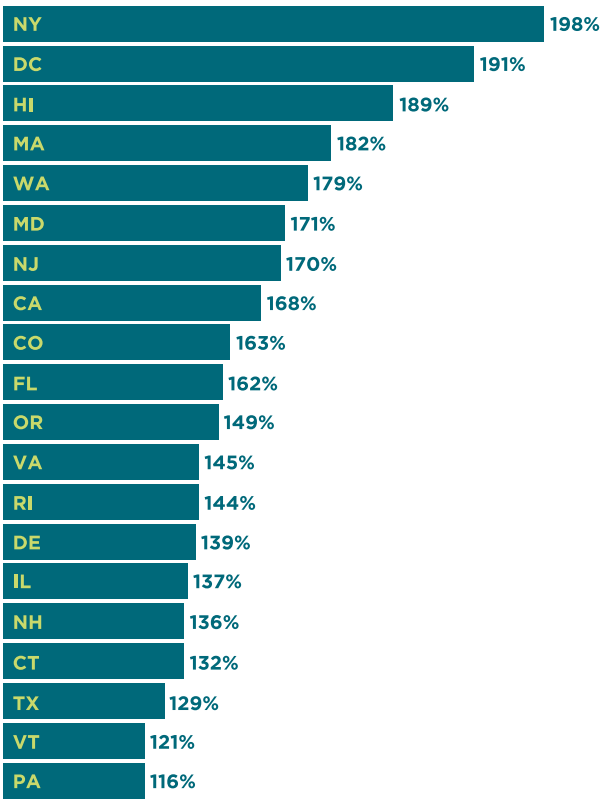
DISABILITY RIGHTS ADVOCATES ARE HOUSING ADVOCATES

People with disabilities are often "priced out" of stable, affordable, accessible housing.

"There is *no United States housing market* in which a person living solely on Supplemental Security Income (SSI) can afford a safe, decent apartment without rental assistance. Lacking access to affordable housing, many people with disabilities are forced into costly and segregated nursing facilities or state hospitals, homelessness or incarceration." –Quoted from Priced Out: The Housing Crisis for People with Disabilities

- In 2024, the national average rent for a basic one-bedroom rental unit was $1,399, equal to 142% of the average Supplemental Security Income (SSI) payment. This leaves 4.1 million people with disabilities ages 18-64 who receive SSI with no money to pay for food, transportation, and other necessities (Technical Assistance Collaborative, 2024).
    - Even in Dallas County, Missouri, which has the lowest rent-to-SSI ratio, people with disabilities pay 64% of their SSI income for a one-bedroom rental unit (Technical Assistance Collaborative, 2024).
- 84% of people with disabilities who are low income, nearly 18 million people, are eligible for housing assistance but do not receive it (Technical Assistance Collaborative, 2024).
- People with disabilities have higher medical debt, experience higher rates of food insecurity, and receive lower pay than people without disabilities. These factors contribute to high rates of homelessness (Center for American Progress, 2021).
- This lack of affordable housing, along with other factors, for people with disabilities resulted in 653,104 people experiencing homelessness, and many people stuck in pricey institutions that cost $759 per day on average (Technical Assistance Collaborative, 2024).

STATEWIDE AVERAGE ONE-BEDROOM RENTS WERE HIGHER THAN MONTHLY SSI PAYMENTS



Source: Priced Out: The Housing Crisis for People with Disabilities (2024)

People with disabilities disproportionately encounter housing discrimination.

"Housing discrimination takes myriad forms and occurs in many different types of housing transactions or areas, including rental, real estate sales, mortgage lending, housing-related insurance, zoning, and appraisals. Housing discrimination also occurs when developers build units that are inaccessible to people with disabilities and when housing providers deny requests for reasonable accommodations and/or modifications which impedes the ability of a person with a disability to use and enjoy their home." –Quoted from National Fair Housing Alliance, 2024 Fair Housing Trends Report

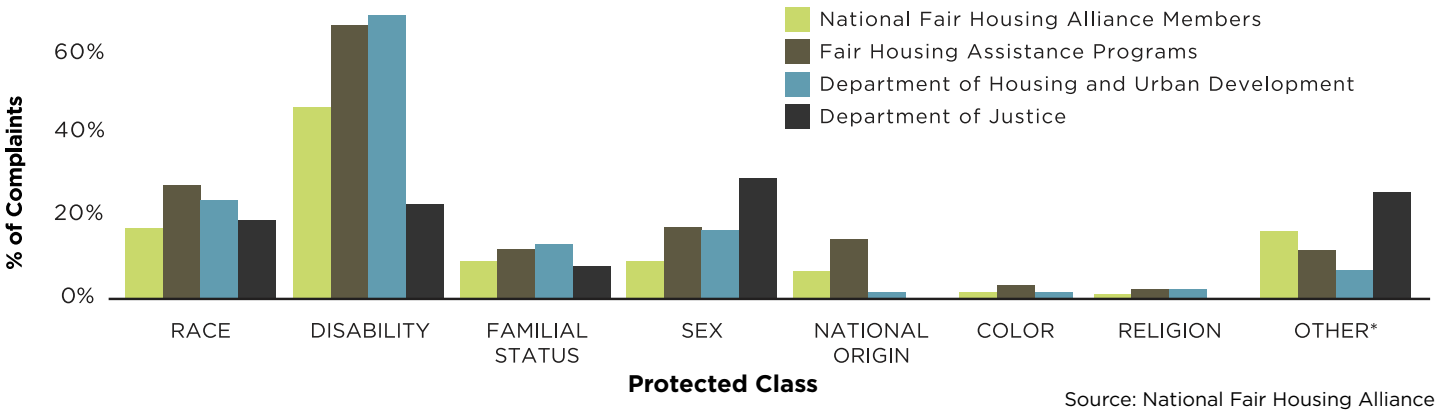
- The National Fair Housing Alliance found that 52.6% of all housing discrimination complaints filed in 2023 were complaints of discrimination against people with disabilities.

Increased federal funding for affordable housing and targeted assistance are tangible solutions to address the problems faced by people with disabilities.

"Our nation's affordable housing crisis remains a leading driver of homelessness, incarceration, and institutionalization for hundreds of thousands of people with disabilities who could otherwise be thriving and fully integrated members of their communities. Year after year, low-income people with disabilities are priced out of this basic right — yet there is nothing inevitable about this situation. Proven policy solutions, fully supported and strategically implemented with an equity lens, have the capacity to end this crisis." –Quoted from Technical Assistance Collaborative, 2024

Discrimination by Protected Class

This chart breaks out the percentage of claims, complaints, or case filings investigated by each agency by protected class.



Source: National Fair Housing Alliance 2024 Fair Housing Trends Report

When people with disabilities can move comfortably and safely within their homes, they are better able to participate in their community.

"Independent living philosophy emphasizes consumer control, the idea that people with disabilities are the best experts on their own needs, having crucial and valuable perspective to contribute and deserving of equal opportunity to decide how to live, work, and take part in their communities, particularly in reference to services that powerfully affect their day-to-day lives and access to independence." –Quoted from National Council on Independent Living

- When the physical design of a home is a poor fit for a resident's functional ability it can endanger the resident's health and housing stability (Joint Center for Housing Studies, 2022).

- Analysis of the 2019 American Housing Survey (AHS) found that housing fit, or the alignment between a home and the resident's needs, was significantly more likely to be a poor fit with a resident with any type of disability in the household (Joint Center for Housing Studies, 2022).

    - Households with lower incomes were also more likely to report difficulties with housing fit, with 1 in 10 households with incomes below $30,000 reporting poor housing fit (Joint Center for Housing Studies, 2022).

- A usable home, one where a person does not have difficulty using the bathroom, kitchen, or bedroom and can safely access all rooms of their house, is necessary for people with disabilities to live independently and participate fully in society. Participation in the community begins at home, and participation includes activities like going to doctor's appointments, meeting with friends, or volunteering at community organizations (The University of Kansas Research and Training Center on Independent Living).

For more information, please visit www.opportunityhome.org