



ABCD Policy Synthesis: Affordable, Accessible Housing for People with Disabilities in New Jersey

This policy synthesis is based upon *Priced Out in 2002*, a publication by the Technical Assistance Collaborative and the Consortium for Citizens with Disabilities Housing Task Force, *Out of Reach 2002*, a publication by the National Low Income Housing Coalition, and *Achieving Community Integration for People with Disabilities* by the NJ Department of Human Services and the Governor's Stakeholder Task Force on the Olmstead v. L.C. Decision.

Safe, affordable, and accessible housing that is linked to long term community support services is needed to address the housing crisis faced by many people with disabilities in New Jersey.

The Need for Affordable Housing

- New Jersey has one of the highest priced rental housing markets in the United States, which has made it difficult for people with disabilities to find affordable housing.
- For many individuals with disabilities, their only source of income is Supplemental Security Income (SSI), which pays \$576 a month. Other individuals with disabilities often receive low wages, generally the minimum wage.
- The primary way to measure affordability in the housing industry is by the percentage of income that the household must pay each month for housing costs. Once housing costs go above 50% of a household's monthly income, the federal government considers the household to have a "severe" rent burden.
- According to a May 2003 national study, people in New Jersey must spend 142% of their SSI benefits to rent a one-bedroom apartment (\$810/month).
- The above study also found that New Jersey's SSI income is equal to only 13.5% of the state's median income. Since SSI income is significantly lower than the income of other prospective tenants, it is difficult for people with disabilities receiving SSI to compete in the private housing market without some type of financial assistance.
- A worker must make, according to the National Low Income Housing Coalition, \$15.58 an hour in order to afford a one-bedroom unit in New Jersey. The minimum wage is \$5.15 an hour, and SSI benefits, when broken down, amount to \$3.32 an hour.



The Need for Accessible Housing

- There is an inadequate supply of physically accessible housing for people with disabilities in New Jersey. There are also other barriers, such as stigma and housing discrimination, which exacerbate the problem.

Principles of universal designs are not applied to all new construction creating the continual and expensive need for home modifications.

Funding for assistive technology devices and accessibility modifications is often inadequate and difficult to access.

Policy Recommendations

- The State Departments of Community Affairs and Human Services should continue to expand their collaboration with the coordination of their funding streams to assure permanent, affordable, and accessible housing for people with disabilities.
- Stimulate interest and creative approaches with developers, communities, and government agencies to expand the supply of affordable and accessible housing.

This could include leveraging funds from numerous sources including County Community Development funds, funds from the Department of Community Affairs, and HUD Section 811 funds.

- Enact and fully fund legislation creating a New Jersey multi-family housing tax credit program to increase the production of affordable housing.

The federal housing tax credit program is one of the primary means used to produce affordable housing, and New Jersey should create a state-funded tax credit program to provide additional affordable housing.

- The Housing and Mortgage Finance Agency should maintain and expand the set asides of tax credits for special needs populations.
- Ensure the creation of an Accessible Housing Registry (including an interactive website and 800 number with a TTY component) which will serve as a comprehensive resource and single location for information on housing and support services.

New Jersey, as part of its Olmstead implementation, has received a federal Real Choice Systems Grant from the Centers for Medicare and Medicaid Services that included \$50,000



to develop an Accessible Housing Registry. The Department of Human Services should make the creation of this Housing Registry a priority over the next fiscal year.

- Expand the State Rental Assistance program to cover the population that is covered under the federal Section 8 housing program.

Publicly subsidized rental assistance gives an opportunity to individuals with disabilities who live on fixed incomes to afford livable housing. Currently, the Section 8 voucher waiting lists in New Jersey are all several years long, and a state-funded rental assistance program could help people obtain affordable housing while waiting to receive a Section 8 voucher.

- Local housing authorities must comply with HUD regulations requiring them to ensure that public housing and Section 8 housing programs are accessible to people with disabilities.

Under HUD's Section 504 regulations, all recipients of federal financial assistance must make at least 5% of newly constructed housing and housing that has had substantial alterations fully accessible to individuals with mobility impairments and another 2% accessible for individuals with sensory impairments. Under these regulations, the 5% accessible units should be occupied by an individual with a disability.

- Improve the targeting of Section 8 Housing Choice Vouchers to low-income people with disabilities.

The Housing Choice Voucher program requires that 75% of all vouchers be used by individuals with 30% or less of the median income. The Department of Community Affairs (DCA) and local Public Housing Authorities (PHAs) should ensure the use of this program to provide more access to people with disabilities.

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