



OPPORTUNITY STARTS AT HOME COLORADO

Disability and Homelessness

The Americans with Disabilities Act defines disability as any “physical or mental impairment that substantially limits one or more major life activities.” The American Community Survey considers people to have a disability if they report difficulty in at least one of the following: hearing, vision, cognition, ambulation, self-care, and independent living. Anyone could be born with disabilities or become disabled over the course of their life. As society ages, more people will age into disabilities.

People with disabilities are particularly vulnerable to and disproportionately represented within the cycle of poverty and homelessness.

- In Colorado (among the Balance of State Continuum of Care that represents 54 of 64 counties), **75% of people experiencing homelessness reported at least one disability in 2021.**¹
- 1 in 5 people with disabilities who are experiencing homelessness are chronically homeless (experiencing repeated or long-term homelessness).²

Disabilities, Housing, and Economic Security

The federal Supplemental Security Income (SSI) program provides income support to people with limited income and resources who are disabled, blind, or age 65 or older. Blind or disabled children may also get SSI. The federal maximum SSI amount is \$841 a month for an eligible individual and \$1,261 a month for an eligible individual with an eligible spouse, and may be a household's only source of income.³ In 2020, 4 million people with disabilities between the ages of 18 and 64 were SSI recipients.⁴ For many people with disabilities, SSI may be their only source of income to pay for rent and access housing. Housing Vouchers may also be available to eligible households to ensure that someone with a disability pays no more than 30% of their income on housing costs. Vouchers help ensure that the rest of their SSI benefit can cover things like healthcare costs, food, transportation, etc.

¹ <https://www.coloradocoalition.org/sites/default/files/2021-07/2021%20Homeless%20Point-in-Time%20Study%20-%20CO%20BoS%20CoC%20-%20Sheltered%20and%20Unsheltered%20Count.pdf>

² <https://www.cbpp.org/blog/rental-assistance-needed-to-build-a-recovery-that-works-for-people-with-disabilities>

³ <https://www.ssa.gov/oact/cola/SSI.html#:~:text=SSI%20amounts%20for%202022.%24421%20for%20an%20essential%20person>

⁴ <https://www.cbpp.org/blog/rental-assistance-needed-to-build-a-recovery-that-works-for-people-with-disabilities>

In 2021, Housing Vouchers provided affordable housing to more than 1.2 million people with disabilities nationwide. Such assistance programs are crucial but far from enough.

- Only 4 in 10 eligible applicants and 1 in 4 eligible families receive SSI. Those lucky enough to get a voucher pay no more than 30% of their income on housing costs, leaving money left over for other essentials.
- The average rent for a two-bedroom home in Denver is \$1,840 a month, well over double the maximum SSI benefit.
- There are limitations on the amount of money people with disabilities can accumulate to keep their benefits.

For example, Medicaid recipients can only have \$2k in assets at any given time to be eligible for benefits. This keeps homeownership and wealth accumulation largely out of reach for people with disabilities.

- Applications for benefits are often inaccessible to people with disabilities, particularly those also experiencing homelessness, due to language and technological barriers.
- Parents of adult children with intellectual disabilities struggle to arrange housing for their children in the event of their death given the lack of resources and assistance available.



“We started looking for housing that was within the parameters of the voucher—\$1,500 is what’s permitted for a 2 bedroom; then it’s about whether they accept the voucher and technically there’s a law that says they must accept them, but if the cost is more than the voucher, people with vouchers can’t even knock on the door.”

Darlene, has been helping Alan, her 25-year-old son who has Down Syndrome, look for housing. She recalls being overwhelmed by all the rules. Even with a voucher and a part-time job, Alan has been unable to find accessible and supportive housing.

⁸ More Housing Vouchers Needed to Help Disabled People Afford Homes in the Community | Center on Budget and Policy Priorities (cbpp.org)

⁹ Ibid

¹⁰ <https://www.westword.com/news/denver-boulder-sky-high-rent-may-2022-update-14020066>

¹¹ <https://www.bing.com/search?q=Medicaid+recipients+can+only+have+%242k+in+assets+at+any+given+time+to+be+eligible+for+bene fits&cvid=0e7789b1ca5f442bacab550bf70b166c&aqs=edge.69i57i1056j0j4&FORM=ANAB01&PC=LCTS>

Moving Forward

Everyone deserves to be safely and stably housed. Policy solutions may include:

- Developing housing affordable to individuals and families with limited income and assets;
- Funding universal housing vouchers so all eligible households can access subsidies;
- Pairing housing vouchers with direct funding for supportive services such as support with activities of daily living, housing navigation, case management, and behavioral and primary healthcare;
- Better aligning federal disability benefits with the cost of housing;
- Investing in universal design, which focuses on making homes safe and accessible for everyone, regardless of age, physical ability, or stature;
- Exploring alternative living arrangements like congregate housing that provide support and engagement with the community.

Now more than ever, the voices and needs of people within the disability community must be centered in housing policy to ensure safe, accessible, affordable, and universal housing options.

“We want places to live, where we are safe, where we can play, where we can love, where we can grow as real people.”

—Dawn Howard, Colorado Cross Disability Coalition Community Engagement Coordinator

Opportunity Starts at Home Colorado

From better health to food security to good education, housing is foundational to every aspect of well-being, building stronger communities, promoting economic growth, and providing opportunities for everyone to thrive. Our Colorado-based, multi-sector coalition is working in coordination with the National Low-Income Housing Coalition to generate widespread support for local, state, and federal policies that correct long-standing racial inequities and economic injustices that have prevented access to affordable, quality housing for people with low incomes.



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