Mill Levy Advisory Council
Housing Vouchers Background

**Discovery goals**

Jumping off point to aid discussion and develop further investigation goals.

- How many in need of housing vouchers? How are other resources not meeting this need?
- What is the going cost of rent or housing payments in Denver?
- How does this tie in to affordable accessible housing goals from last year?
- What criteria should DHS consider if we pursue a housing voucher model? How can we ensure sustainability and stability for individuals over time? How do we ensure resources do not stagnate and create additional barriers and frustrations for individuals with I/DD?

**2018 Needs Assessment**

Affordable Housing recommendations (page 8) includes mention of vouchers, stating:

1. Explore purchasing housing for Denver residents with IDD.
2. Support **incentives for landlords to accept vouchers** and/or take part in implementing strategies to integrate those with IDD with other community members in their housing units. [emphasis added]

**Data rundown**

**Median rent costs for Denver and surrounding Metro**
https://denverite.com/2020/03/02/denver-median-rents-have-been-holding-steady-month-to-month/

- Median rent in the Denver metro area as of December 2019 - $1,520 (1 bedroom)
- As of March 2020, Zumper reported the two-bedroom median for Denver at $1,900, down 2.6 percent from January and down 2.1 percent from the previous February. Nationally, according to Zumper, the two-bedroom median dropped 0.1 percent from January and inched up 0.9 percent from February of 2019 to $1,463.

**From Denverite article on availability and cost for accessible housing in Denver**
https://denverite.com/2020/02/19/housing-supply-for-people-with-disabilities-is-short-in-denver/

- Renters with disabilities were more likely than those without to be spending more than 30 percent of their income on housing. For low- and moderate-income households in particular, spending more than 30 percent of earnings on rent can make it hard to cover other living costs and bounce back from emergencies.
- In Denver, nearly 60 percent of disabled renter households were spending more than 30 percent of their income on rent, compared to 50 percent of households without a disability.

**DisabilityScoop report on Housing Crisis for People with Disabilities**

- Housing prices across the country are far outpacing the monthly benefits provided by Supplemental Security Income, according to a new report, forcing many people with disabilities into homelessness or costly institutional care. The national average rent for a one-bedroom apartment in 2016
exceeded the entire typical SSI check of $763 per month, while a studio or efficiency unit accounted for 99 percent of that payment.

• “Housing is a challenge for most of us; it’s a crisis for individuals on SSI,” said Kevin Martone, executive director of the Technical Assistance Collaborative. “Nowhere in the United States can people with disabilities receiving SSI afford a safe, decent place to live.”

ECI Housing Report produced for Developmental Pathways (Douglas/ Arapahoe counties)
https://denverite.com/2020/03/02/denver-median-rents-have-been-holding-steady-month-to-month/

• Nearly all housing assistance for people with disabilities is geared towards permanent rent subsidies (Housing Choice Vouchers) or units that are rent-restricted. These programs are vital to make rent more affordable. Yet, respondents to the ECI Residential Needs & Preferences Survey indicate that home ownership is certainly a desired option as well.

• Affordable housing is a national crisis and Colorado has the 10th highest housing wage needed in the country. People with I/DD are able to access nominal support through some help from family and the government to help pay for housing costs:
  - Many people with I/DD receive Supplemental Security Income (SSI). At maximum, it would be $783 a month plus a $25 CO supplement, but they could use it to help pay rent.
  - Some people with I/DD receive Social Security Disability Insurance (SSDI) based on their own or their parents’ contributions to Social Security in the past.
  - Few have been able to access a Housing Choice Voucher, in which the landlord would have to agree to be paid from two sources: the person with I/DD who would pay 30% of their total income and the public housing authority who would cover the balance for rent.
  - The image below is pulled from the ECI report for Douglas and Arapahoe county:

The following graph shows various sources of income from survey respondents and how it relates to accessing housing at Fair Market Rent. A one-bedroom average rent in this area is $1,204 per month. If accessing SSI benefits, it is important to note that for every $2 earned over $85, the individual has to pay $1 back to Social Security.

<table>
<thead>
<tr>
<th>INCOME SOURCE</th>
<th>TOTAL INCOME AVAILABLE TOWARDS RENT</th>
<th>% OF INCOME NEEDED TO PAY AVERAGE RENT OF 1 BEDROOM APARTMENT: $1,204</th>
<th>COST OF RENT NEEDED TO BE “AFFORDABLE”</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum SSI (56% of respondents)</td>
<td>$808/month (the $25 state supplement plus the $771 basic federal benefit)</td>
<td>149% for 1-BD</td>
<td>$242.40</td>
</tr>
<tr>
<td>SSI + earned income of $300/month (~1 day a week of work)</td>
<td>$991/month (includes mandatory deduction of SSI due to earned income)</td>
<td>121% for 1-BD</td>
<td>$297.30</td>
</tr>
<tr>
<td>SSI + earned income of $1,000/month (part-time, minimum wage)</td>
<td>$1341/month (includes mandatory deduction of SSI due to earned income)</td>
<td>90% for 1-BD</td>
<td>$402.30</td>
</tr>
</tbody>
</table>

Source of Rental Data: National Low Income Housing Coalition
Other documents for reference

Housing background
Document detailing various housing discussion topics from 2019-20.

Housing Choice Vouchers
See presentation from Denver Housing Authority delivered at the DHS Mill Levy Advisory Council Housing Forum from September 24, 2019, along with forum minutes.

- There is a Section 8 voucher process in which the city pays 70% of the rent, and the applicant pays the remaining 30%. There are also criteria to be selected as well.
- The applicant will be in charge of finding the place that they would like to live in; this could be a house or an apartment. Some homeowners and apartments complexes accept section 8 vouchers; some don’t.

(bulleted information shared by King Viteron ahead of 8/7 meeting)

Waitlist background
Document from fall 2019 provides a snapshot of some of the needs related to eligible individuals waiting for enrollment onto the DD-waiver.

RMHS 2019 annual report
Report includes information on client assistance requests related to housing, as well as information on waitlist clients living in the City and County of Denver served by the Waitlist Coordinator or other waiver service coordinators.

Arc Housing position statement
Document detailing the Arc’s positions on housing:

“People with intellectual and/or developmental disabilities¹ (I/DD), like all Americans, have a right to live in their own homes, in the community. Children and youth belong with families. Adults should control where and with whom they live, including having opportunities to rent or buy their own homes, and must have the freedom to choose their daily routines and activities.”