

AFFORDABLE & ACCESSIBLE HOUSING FOR ALL MINNESOTANS

Equitable Investment in Housing for People with Disabilities



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What good is affordable housing if you cannot get in the front door? Homes for all, means **HOMES FOR ALL.**

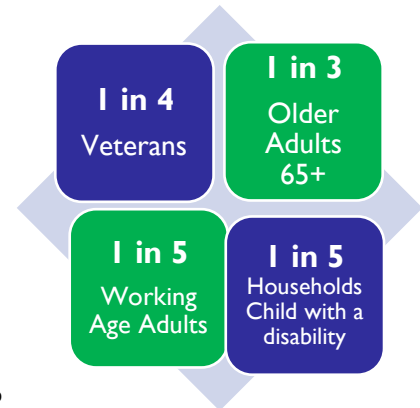
Issue Statement

Without ensuring that housing is also accessible, Minnesota's efforts to increase affordable housing is leaving out a segment of our community, Minnesotans with disabilities. Minnesota must commit to ensuring that every man, every woman, every child in Minnesota, without exception, has a safe, affordable, dignified and **ACCESSIBLE** place to call home.

Minnesotans Needing Accessible Housing

People with disabilities make up a substantial portion of Minnesota's population.

- There are almost 600,000 Minnesotans with disabilities, about 10.9 percent of the state's total population.⁷ [1 in 10 Minnesotans](#). Ambulatory disabilities, people who have serious difficulty walking or climbing stairs, is the most common type of disability⁷.
- Disability varies by racial and cultural group, with African Americans and American Indians having the highest rates (p. 6).⁷
- The Centers for Disease Control estimated that 1 in 5 adults (21.7 %) 18 year of age or older in Minnesota has a disability, with 9.5 % having a mobility disability.¹
- 39.6% adults 65 or older in Minnesota have a disability, with 22.1% having a mobility disability.²
- 26.1% of veterans in Minnesota have a disability, with 10.1% having a mobility disability.³
- About 5% (1 in 20) children ages 5 to 17 have a disability in Minnesota (p. 2).⁷ 22.5% of households have at least one child with special health care needs.¹⁰



Minnesotans with disabilities have limited means to obtain accessible housing. The report [2009 Worst Case Housing Needs of People with Disabilities](#) found renter households that included nonelderly people with disabilities were more likely than those that did not to have very low incomes (p. 4).²⁰

- Approximately 50 percent of Minnesotans with disabilities 18 year of age or older have annual income levels under \$35,000, with about 16 percent with incomes of \$15,000 or less a year.⁵ In 2016, approximately 58,708 Minnesotans with disabilities lived only on Supplemental Security Income (SSI), receiving \$814.00 per month.¹⁷
- Only 50 percent of adult with disabilities are employed, with only 42 percent of people with mobility disabilities employed.⁴

The Affordability Problem

Affordable housing is defined by the federal government as a household paying no more than 30% of annual gross income on housing, including utility costs.¹⁸ In 2020, HUD estimated 12 million renter and homeowner households were severely cost-burdened, paying more than 50% of their annual gross income on housing.¹⁸

The [MN Housing Measures 2012-2018](#) report documents affordability (refer to Figure 2).⁹

- In the Twin Cities only 27% of housing on the private market is affordable, with 58% affordable in Greater Minnesota (p. 4).⁹
- In the Twin Cities, 47% of renters are cost-burdened, with 24% severely cost-burdened. In Greater Minnesota 46% of renters are cost-burdened, with 22% severely cost-burdened (p. 4).⁹

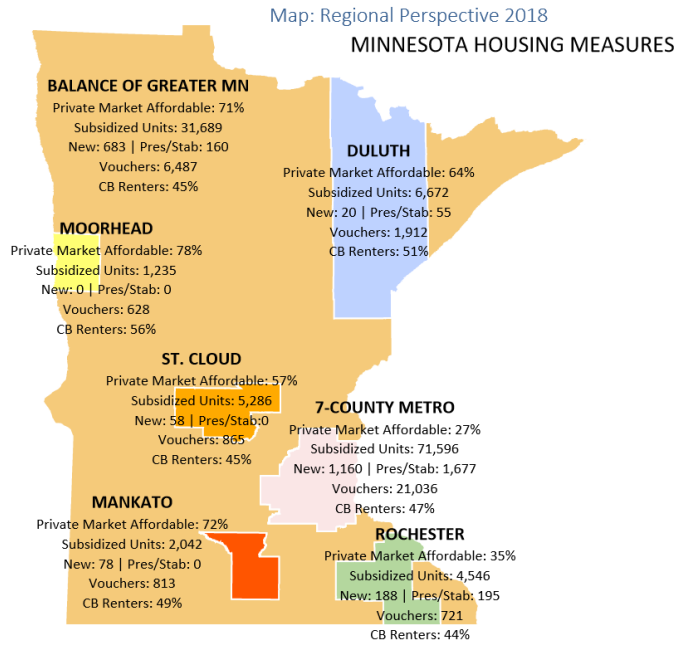


Figure 2: Affordability in Housing Across Minnesota⁸

The Consortium for Citizens with Disabilities Housing Task Force and the Technical Assistance Collaborative document the severe, nationwide affordable rental housing shortage in the report: [Priced Out: The Housing Crisis for People with Disabilities](#).¹⁴ In Minnesota, the average monthly rent for a basic one-bedroom apartment was \$750. This represents 92% of the monthly income of a person with a disability living on SSI, leaving only \$15 for all other expenses.¹⁵

The Accessibility Problem

For many Minnesotans, the problem is not just affordability, but also **ACCESSIBILITY**

Accessibility refers to features in housing that make it possible for people “to enter their homes and to live fully within every room” (p. 1).¹⁶ **Adaptability** refers to quickly making features accessible without the use of skilled labor or changing the basic structure of the feature.^{6, 12} Accessible features include: Entrances free of steps / stairs, wide doorways, clear floor space for wheelchairs / walkers, switches and controls in reachable locations, grab bars in bathrooms, visual and audible signals.^{6, 12} Accessibility means the “ability to reach commonly used community goods, services, and activities” (p. 1), with readily available access to **accessible transportation**.¹⁶ Accessibility means making sure housing is **Visitable** to guests with disabilities visiting the homes of people without disabilities.¹²

A [2015 HUD report on accessible housing stock](#) in the U.S. found 33.3% of all housing units were potentially modifiable, 3.8% livable for people with moderate mobility difficulties, with only 0.15% of all units wheelchair accessible (p. 2).¹⁹

Barriers to Accessibility

A barrier to accessible housing is the cost associated with incorporating universal design into the construction of new housing units or modification of existing units.¹³ **Universal Design** in housing refers to “making all elements and spaces accessible to and usable by all people to the greatest extent possible” (p. 3).⁶ The costs are less when accessible features are built into new construction, rather than

added later (p. 302).¹³ Other costs not considered are costs associated with injury, social isolation and loneliness, caregiver burden, increased reliance on nursing home other more expensive housing situations (p. 302),¹³ and homelessness (p. 10).¹⁴

Current Policy Approaches

There are federal laws in place to prohibit discrimination in housing and to promote some access to accessible housing.

- **Section 504 of the Rehabilitation Act of 1973** requires that at least 5% of multifamily units built or substantially altered using federal dollars be accessible for people with mobility disabilities.^{11, 12} The law also prohibits housing discrimination based on disability and requires landlords to permit tenants to make reasonable modifications to accommodate disabilities.^{12, 13}
- **Fair Housing Act Amendments of 1988** provide protections for people with disabilities in housing. In 1991 the law added Accessibility Guidelines.^{12, 13}
- **Americans with Disabilities Act (ADA)** largely expands the protections and provisions of Section 504 to housing programs funded by local and state governments, public housing programs, and private affordable housing developments receiving state dollars.^{12, 13}
- **U. S Supreme Court Olmsted Decision**, referred to as the Integration Mandate of the ADA, reinforces and encourages the use of HUD dollars to expand integrated housing.²¹

Since 2003 the Eleanor Smith Home Design Act has been introduced in the U. S. House of Representatives. The Act would require standard accessibility features in all new single-family homes built using federal dollars.¹² The Affordable Housing Credit Improvement Act of 2019 would increase affordable housing through the expansion of the affordable housing tax credit.

Efforts in Minnesota

The Homes for All Coalition has been leading the effort in Minnesota to “advance shared policy initiatives to ensure housing stability for all Minnesotans”.

Governor Walz has made affordable housing a priority.

- **Governor’s Task Force on Housing** met from January to May of 2018 to study and develop a road map to sustain and improve housing in Minnesota. The report More Places to Call Home: Investing in Minnesota’s Future makes 30 recommendations. The Task Force had minimal representation of disability advocacy organizations, with minimal focus on increasing Minnesota’s accessible housing stock.
- **Minnesota Housing Finance Agency’s 2020-22 Strategic Plan: Go Big So Everyone Can Go Home** lays out MHFA’s strategic plan for supporting the Walz-Flanagan One Minnesota Plan. The strategic plan minimally addresses the need for increasing Minnesota’s accessible housing stock.
- **Investment in Affordable Housing.** Governor Walz proposed a \$276 million dollar invest in affordable housing projects, including \$76 million on general obligation bonds. The Homes for All Coalition is advocating for a larger investment of \$500 million dollars. The Governors’ proposal mentions veterans and seniors but does not specifically include people with disabilities in his housing investment plan.

Finally, the One Minnesota Equity Blueprint Policy Priorities for the 2019-20 Legislature largely ignores accessible housing for Minnesotans with disabilities as an **equity** issue.⁸

Policy Recommendation

People with disabilities are being left out of Minnesota’s current efforts to create housing stability for all Minnesotans. Minnesota must commit to ensuring that every man, every woman, every child in Minnesota, without exception, has a safe, affordable, dignified and **ACCESSIBLE** place to call home.

- ❖ Promote policies and investment of public dollars that make **universal design** in housing the norm, rather than the exception.
- ❖ Reconvene the Governor’s Housing Task Force to study & develop a plan for increasing **accessible** housing. Reconfigure the Task Force. Bring together leaders from the disability communities.
- ❖ Amend the Minnesota Housing Finance Agency’s 2020-22 strategic plan to enhance provisions for growing **accessible** housing. All future strategic plans must address **accessibility** needs.
- ❖ Minnesota’s investment in affordable housing projects, through bonding and other efforts, must incorporate a **universal design approach** to expand the availability of **accessible** affordable housing throughout Minnesota.
- ❖ The One Minnesota Equity Blueprint Policy Agenda must recognize that the need for **accessible** housing is an **equity** issue. This **equity** issue disproportionately impacts Minnesotan’s with disabilities from minority racial and ethnic communities.
- ❖ Support enhancement of federal regulations / federal laws that increase the availability of **accessible** housing, including Eleanor Smith Home Design Act & the Affordable Housing Improvement Act.

To access this policy brief online go to: sbs.mnsu.edu/social-work/policy-briefs

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