
**TESTIMONY OF ANN O'HARA
TECHNICAL ASSISTANCE COLLABORATIVE
BOSTON, MA**

**ON BEHALF OF THE CONSORTIUM FOR CITIZENS
WITH DISABILITIES HOUSING TASK FORCE**

**SUBCOMMITTEE ON HOUSING AND COMMUNITY
OPPORTUNITY
COMMITTEE ON FINANCIAL SERVICES
U.S. HOUSE OF REPRESENTATIVES**

JUNE 21, 2001

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Introduction

Chairwoman Roukema, Ranking Member Frank and members of the Subcommittee, the Consortium for Citizens with Disabilities (CCD) Housing Task Force is grateful for the opportunity to provide testimony to the housing affordability crisis facing people with disabilities. We would like to take this opportunity to share our views on this important issue.

The Consortium for Citizens with Disabilities (CCD) is a Washington based coalition of approximately 100 consumer, advocacy, providers and professional organizations who advocate with and on behalf of people of all ages with disabilities and their families. The CCD Housing Task Force focuses specifically on housing issues that affect people with disabilities, particularly the availability of affordable and accessible community based housing options and the protection of their fair housing rights. The individuals who we represent – most of whom have very low incomes, many of whom depend solely on Supplemental Security Income or other disability benefits – may be current participants of HUD public and assisted housing programs, may be on federal housing program waiting lists, or may need to apply for federal housing assistance.

With funding from the Melville Charitable Trust, the CCD Housing Task Force and TAC have formed a partnership to address the acute housing crisis which faces people with disabilities today in virtually all communities across the United States. Today, TAC and the CCD Housing Task Force are publishing *Priced Out in 2000: The Crisis Continues* the findings from a very important study of the housing affordability problems of people with disabilities. This report contains the most complete, current and accurate analysis of housing affordability for the poorest of our nation's citizens – people with severe disabilities who are receiving federal Supplemental Security Income benefits. Unfortunately, the study documents that we have a national crisis on our hands. Across our nation today, housing needs of people with disabilities, and the housing affordability crisis that they experience, is worse now than it has been in recent memory.

CCD's testimony will focus on a range of issues including: (1) information and data describing the magnitude of the need for affordable housing among people with disabilities; (2) the key findings of *Priced Out in 2000*; (3) the critical housing policy issues which have contributed to the housing problems of people with disabilities in recent years; (4) recommendations which can serve as a "blue-print" for Congress and the Administration to begin to address this critical problem.

Housing Needs of People With Disabilities

Unfortunately, millions of people with disabilities today stand little chance of having a decent and affordable home of their own. This is particularly true for more than 3 million adults with disabilities who receive federal Supplemental Security Income (SSI) benefits – equal to a monthly income of only about \$517 in 2001.

Because of their extremely low incomes, people with disabilities are facing a severe housing crisis – a crisis that is getting worse. Currently, people with disabilities – particularly people with disabilities receiving SSI benefits – have the highest incidence of unmet housing need of any group eligible for federal housing assistance.

During this past decade of increasing prosperity, low-income elderly households and low-income households with children have seen their need for government housing assistance actually decline as their incomes increased. Unfortunately, this has not been the case for people with severe disabilities receiving SSI benefits. According to HUD's recent policy report *A Report on Worst Case Housing Needs in 1999: New Opportunity Amid Continuing Challenges*, the number of "worst case" renter households in the United States actually declined 8 percent between 1997 and 1999. However, this decline in housing need occurred only among elderly and family households and specifically did not benefit people with disabilities. In fact, HUD states that "new research with Supplemental Security Income program data suggests that [housing] needs among the disabled may have increased slightly between 1997 and 1999."

HUD's 1999 report indicates that at least 1.3 million adults with disabilities receiving SSI had "worst case" housing needs in 1999. It is very important to note that HUD states that this needs estimates undercounts people with disabilities. Currently, HUD estimates only capture one segment of the very low-income population of people with disabilities – that is individuals who receive federal SSI benefits. HUD estimates completely exclude people with disabilities receiving other types of disability benefits such as Social Security Disability. HUD estimates also do not include people with disabilities who may be employed at low wage jobs, or who are in the process of applying for SSI, and need housing assistance.

HUD's estimates do not consider people with disabilities living unnecessarily in "restrictive" settings such as state institutions or nursing homes which, according to the U.S. Supreme Court's *Olmstead vs. L.C.* decision, violate the Americans with Disabilities Act (ADA). In 1999, the U.S. Supreme Court's *Olmstead* decision affirmed that under the ADA, people with disabilities have a basic civil right to live in the most integrated community-based setting appropriate to their needs. Most people with disabilities who will benefit from the *Olmstead* decision are SSI recipients. They will require federal housing assistance in order to be able to move into permanent housing in the community. Without a substantial increase in federal housing assistance targeted to people with disabilities, the ADA mandates affirmed by the U.S. Supreme Court's *Olmstead* decision simply cannot be achieved.

The lack of accurate data from HUD compelled the CCD Housing Task Force to publish its own housing needs estimates. Using HUD data which showed that more than 70 percent of households below 30 percent of median income have a severe rent burden, the CCD Housing Task Force estimated in 1996 that at least 1.8 million people with disabilities receiving SSI had worst case needs. In the year 2001, the number is certainly much higher.

Because of their extreme poverty, people with disabilities receiving SSI or other disability benefits cannot afford decent housing anywhere in the country without some type of

government housing assistance. Yet relatively few non-elderly disabled households (ages 18-61) currently benefit from HUD subsidized housing programs. Recent HUD data indicate that fewer than 500,000 people with disabilities are being assisted by all HUD subsidized housing programs. Despite the fact that households with disabilities make up at least 25 percent of the households with “worst case” housing needs data published by HUD Policy Development and Research show that fewer than 13 percent of the households assisted by HUD are households with disabilities.

Because housing assistance is so difficult to obtain, millions of people with disabilities are living unnecessarily in restrictive congregate settings (public institutions, nursing homes, board and care homes, etc.) which violate the ADA. Others fortunate enough to be living in the community are likely to be living in seriously substandard housing that costs virtually all of their monthly income. Thousands of adults with disabilities are still living at home with aging parents who are literally afraid to die because they do not know where their adult child will obtain housing after they are gone. Perhaps the most telling statistic of all is the fact that every night, at least 200,000 people with disabilities are homeless and living on the streets, in overcrowded emergency shelters, or other places unsuitable for human habitation.

Finally, as will be discussed later in this testimony, there currently is no strategy within the federal government for addressing this housing crisis which grows worse – not better – each year.

Priced Out In 2000 – A New Study on Housing Affordability for People with Disabilities

In order to document the full scope of this housing crisis, TAC and the CCD Housing Task Force today are publishing a new study entitled *Priced Out in 2000: The Crisis Continues*. This study updates the information contained in our previous groundbreaking report, *Priced Out in 1998: The Housing Crisis for People with Disabilities*. Both these reports examine the affordability of modest efficiency and one-bedroom housing units for people with disabilities in all 50 states and within each of the 2,703 distinct housing market areas of the country defined by the federal government. These are the types of rental units most sought after by single individuals with disabilities who want to establish a home of their own in the community.

The rents used in our study are HUD’s Fair Market Rents in effect in October of 2000. These rents were compared to SSI benefit amounts for people with disabilities living independently, including any state SSI supplement, if applicable. SSI incomes were also compared to the median one person income as published by HUD, as well as the “Housing Wage” that is published annually by the National Low Income Housing Coalition.

The key findings of *Priced Out in 2000* document include:

- People with disabilities continued to be the poorest people in the nation. As a national average, SSI benefits in 2000 were equal to only 18.5 percent of the one-person median household income, and fell below 20 percent of median income for the first time in over a decade.
- In 2000, people with disabilities receiving SSI benefits needed to pay – on a national average – 98 percent of their SSI benefits to rent a modest one-bedroom unit priced at the HUD Fair Market Rent. An SSI recipient paying this amount for rent would have only \$11 per month left over for all other essential expenses, such as food, transportation, telephone, etc

- Cost of living adjustments to SSI benefit levels have not kept pace with the increasing cost of rental housing. Between 1998 and 2000, rental housing costs rose almost twice as much as the income of people with disabilities.
- In 2000, there was not one single housing market in the country where a person with a disability receiving SSI benefits could afford to rent a modest efficiency or one-bedroom unit.
- “Housing Wage” data from the National Low Income Housing Coalition shows that people with disabilities who received SSI benefits needed to triple their income to be able to afford a decent one-bedroom unit. On average, SSI benefits are equal to an hourly rate of \$3.23, only one third of the National Low Income Housing Coalition’s housing wage, and almost \$2 below the federal minimum wage.

In some states, including New Jersey, people receiving SSI benefits are literally “priced out” of the rental housing market. For example, in the year 2000 in New Jersey, a person receiving SSI benefits received \$543 in benefit income per month. State-wide, the average cost of a modest one studio apartment was approximately \$585, and a one bedroom rental was over \$700.

Housing Policy Issues

In addition to the problems of affordability, there are several other important factors which have contributed to the housing crisis facing people with disabilities. These factors are discussed briefly below.

1. The decline in the supply of subsidized housing available to people with disabilities.

Since the implementation of “elderly only” housing policies, non-elderly people with disabilities have been increasingly denied access to federally subsidized housing developments. Efforts by Congress to provide alternative resources through the Section 8 program have not kept pace with the loss of supply.

HUD, General Accounting Office and numerous CCD Housing Task Force studies all document that over 60 percent of privately owned HUD-assisted housing developments have occupancy policies which either severely restrict or completely exclude people with disabilities under age 62. CCD has estimated that over 273,000 units of HUD public and assisted housing which were –by law – available to people with disabilities prior to 1992 are now reserved exclusively for elderly households. Thus far, only 40,000 new Section 8 vouchers have been created to make up for this loss.

This decline in available studio and one bedroom units for people with disabilities will continue as PHAs continue to designate “elderly only” housing. Each year, PHAs remove at least 15,000 units or more from the supply of subsidized housing that people with disabilities are able to live in, and more units are being designated every day. Many of these units are the only federally subsidized units in the locality that are fully accessible to people with disabilities that have mobility impairments. Current federal housing policies do not address this loss of housing opportunity.

2. Cuts in the Section 811 budget

Ironically, as the need for housing assistance for people with disabilities has grown substantially, federal funding for disability specific housing programs has declined dramatically. Cuts to the Section 811 program during the Clinton Administration have seen its funding fall from \$387 million in the early 1990s to its current level of \$217 million. This amount of funding must support 4 different activities, including: (1) new production activities; (2) tenant based rental assistance (up to 25 percent of the appropriation); (3) initial funding of Project Rental Assistance Contracts; and (4) renewal of Project Rental Assistance Contracts. This level of funding will produce less than 1900 new units of affordable and accessible housing for people with disabilities – a mere fraction of what is necessary to begin to address the need.

Since 1992, HUD has been authorized to divert up to 25 percent of Section 811 funding for use as tenant-based rental assistance. However, only 1,600 units of Section 811 tenant based rental assistance are funded yearly. In another irony, these rental assistance funds are distributed as Section 8 vouchers primarily through PHAs. Although a HUD waiver requested by Congress now permits non-profit organizations to apply, most of the rent subsidies continue to be distributed by HUD to PHAs. It is a well-known fact that PHAs rarely have people with the most severe disabilities on their waiting lists. The CCD Housing Task Force is concerned that PHA administration of Section 811 tenant based appropriations means that these scarce resources are not being provided to people with severe disabilities who need permanent supportive housing.

It is clear that an increase in appropriations is necessary to meet all of the above program objectives. The Section 811 program must continue to be a valuable tool for non-profit organizations to produce new, affordable, and accessible housing stock that is extremely difficult for people with the most severe disabilities to obtain in the private market.

3. Other Section 811 issues

Congress intended that the Section 811 program, as well as the Section 202 program, help very low-income people who need supportive housing in the community. When these two supportive housing programs were first authorized, it may have been appropriate for the policies and appropriations governing these programs to be so intrinsically linked. However, in the year 2001, the housing developed with Section 811 funds is very different from the housing developed with Section 202 funding.

While elderly households continue to prefer to live in larger housing developments reserved for elders, people with disabilities have expressed a clear preference for less stigmatizing, scattered-site, and low density models of housing that are well integrated within the community. Non-profit developers of Section 811 housing have found that low-density models of housing for people with disabilities are extremely difficult to develop using the current Section 811 program. Current Section 811 rules require an onerous development process (NOTE: HUD has 375 pages of guidance and forms). The single-purpose corporation ownership arrangement is incompatible with a low-density scattered site approach development and makes it difficult to acquire a percentage of the units in a larger affordable housing project.

Lower density projects are more difficult, and more expensive to develop because the developer must “spread” the fixed costs associated with the project (i.e. architectural and engineering fees, site work, development fees, etc.) over as many units as possible in order to meet the program’s cost limits. This works for Section 202 projects that may have 100 units or more, but does not

work for a 6-unit project. The single purpose corporation requirement makes it much more difficult and costly to obtain and use other housing development financing to bridge “gaps” caused by limited Section 811 funding provided per project. “Gap” financing is often needed because the Section 811 costs limits are frequently too low to build good quality accessible housing on a scattered site basis.

As a result of these incentives in the Section 811 program, and reductions in funding over the past decade, many non-profits have been discouraged from even competing in the program. The application process is extremely complicated, and often requires even experienced developers to pay \$10,000 or more for a specialized Section 811 consultant. Non-profit groups can rarely afford to pay this amount of “up front” money unless there is a reasonable chance that an good application will be funded.

The CCD Housing Task Force has advocated, without success, for many years that the Section 811 program to be simplified and that it be used to develop housing which more accurately reflects the housing preferences of people with disabilities. While Section 811 program options have been expanded beyond group homes and independent living facilities to include units in condominium, cooperative and other multi-family developments, the program’s development process and HUD’s burdensome administration procedures make these models much more difficult – and expensive – to pursue

4. Lack of access by people with disabilities to other federal housing assistance programs including the HOME and CDBG programs, the federal Low Income Housing Tax Credit Program and the Consolidated Plan process.

As they are currently administered by state and local housing officials, these federal programs are rarely used to expand housing supply for people with disabilities. The problem is two-fold: (1) these programs are almost never linked to the operating subsidies or project based rental assistance resources that are needed to develop housing that is affordable for people with disabilities below 30 percent of median incomes; and (2) state and local officials rarely prioritize or fund housing for people with disabilities through the Consolidated Plan process. According to the 2000 TAC/CCD Housing Task Force report *Going It Alone: The Struggle to Expand Housing Opportunities for People with Disabilities*, only 10 percent of state/local housing officials and only 26 percent of state housing finance agencies have made the housing needs of people with disabilities a priority.

This report also documents that people with disabilities, and their housing advocates, have great difficulty playing a meaningful role in the Consolidated Plan process. Needs assessments are often incomplete, and the funding decisions included in the Consolidated Plan produce housing that people with disabilities can afford. For example, most communities are not using the HOME program to provide tenant based rental assistance for people with disabilities.

5. Most Public Housing Authorities (PHAs) are not helping people with disabilities obtain affordable housing.

Most PHAs are not working with the disability community to expand housing opportunities. Each year, fewer than 10 percent of people with disabilities apply for new Section 8 funding that Congress appropriates for people with disabilities. When the PHA is unwilling to apply, there is no other recourse because PHAs have virtually “sole source” access to run the Section 8 program. This situation has been extremely frustrating for people with disabilities who need housing as well as for their families and housing advocates.

PHAs frequently do not modify their policies and programs to meet the needs of people with disabilities. For, example, PHAs often refused to approve Section 8 exception rents for barrier free units, and are unfamiliar with their reasonable accommodation and modification obligations under federal Fair Housing laws. Simply put, most PHAs do not see people with disabilities as an important constituency.

6. People with disabilities continue to experience pervasive housing discrimination from affordable housing funders and providers.

A recent Abt Associates study of ten large metropolitan areas across the country commissioned by HUD is the latest evidence of the blatant housing discrimination that is still experienced by people with disabilities 13 years after the Fair Housing Act was enacted. Abt Associates reports that HUD assisted housing managers regularly prevent people with disabilities from applying for or moving into subsidized housing developments. Many PHAs, including some of the largest PHAs in the country, denied people with disabilities access to public housing without HUD approval to do so. Some organizations and agencies that receive federal funding do not comply with the Fair Housing Act Accessibility Guidelines, which are needed to produce new units of barrier free and otherwise accessible housing in the private rental market. Low Income Housing Tax Credit owners have a long track record of refusing to accept Section 8 rent subsidies from people with disabilities in wheelchairs who are desperate for accessible and affordable housing.

CCD Housing Task Force Recommendations

The CCD Housing Task Force believes that it is essential for HUD to do much more to address the housing crisis facing people with disabilities. The loss of housing options from “elderly only” housing policies will continue. Post-*Olmstead* legal actions and *Olmstead*-related planning activities in many states will mean more people with disabilities competing for the scarce housing resources now provided through the Section 811 and Section 8 programs. New and more aggressive policies must be developed by federal housing officials, more targeted federal funding must be made available, and state and local officials must be held accountable for their responsibility to distribute a “fair share” of government housing assistance to people with disabilities based on the need.

Recommendation #1 – Provide access for people with disabilities to all HUD “mainstream” programs and the Consolidated Plan process. People with disabilities should have the opportunity to benefit from all of HUD’s initiatives, including tenant based rental assistance, housing production programs, as well as homeownership. This means ensuring that people with disabilities receive their “fair share” of federal HOME and CDBG funding, and that the disability community is an active participant in the development of housing strategies within state and local Consolidated Plans. Special attention should be paid to the extremely limited incomes of people with severe disabilities to ensure that all programs are made truly “affordable” to people with incomes below 20 percent of median. Legitimate federal efforts to expand homeownership opportunities should not re-direct resources away from those with the lowest incomes that will continue to need rental housing.

Recommendation #2 -- Continue to target new Section 8 Vouchers to people with disabilities and improve monitoring of “elderly only” housing designation activities. The important progress made through the leadership of members of Congress on both sides of the aisle since 1996 to address the loss of public and assisted housing for people with disabilities through the Section 8 voucher program should continue. At least 6,000 new Section 8 vouchers

will be needed each year as Public Housing Agencies and HUD assisted housing providers continue to designate “elderly only” housing. HUD should immediately move to complete an inventory of all assisted housing projects that have been designated as elderly only. Congress – at the behest of your colleague Representative Rodney Frelinghuysen – directed the HUD Secretary to do this more than three years ago. The inventory is needed to prevent housing discrimination and to direct new Section 8 vouchers to communities that have experienced the greatest loss of housing for people with disabilities. Better HUD monitoring of public housing designation activities and the administration of new Section 8 vouchers set-aside for people with disabilities by PHAs is also needed to remedy serious problems created by the present lack of oversight

Recommendation #3 – Modernize and improve the Section 811 Supportive Housing for Persons with Disabilities program. The Section 811 program has been poorly utilized for the past several years and needs major legislative reform as well as a substantial increase in appropriations. An appropriation of \$346 million for FY 2002 would restore the program’s funding level to what it was in the final year of the last Bush Administration. In addition to restoring needed funding, HUD, Congress, and disability advocates should work together to ensure that Section 811 funding can be used more flexibly to develop, rehabilitate, purchase, or rent small scale or scattered site housing desired by people with disabilities. Important progress was made in this effort last year with enactment of the P.L. 106-569 and its provisions allowing Section 811 sponsors to partner with for-profit entities, use mixed funding sources and use project reserves to downsize older projects.

While last year’s reforms to Section 811 are a big step forward, there is more work to be done by this Subcommittee and HUD to speed up production and eliminate years of cumulative “red tape” and bureaucracy. The primary focus of the Section 811 program should continue to be production of housing for people with the most severe disabilities, with no more than 25 percent of the funding being targeted for tenant based rental assistance. All Section 811 funds should be provided exclusively to non-profit disability organizations, and not to PHAs. Most PHAs have demonstrated little interest in or the capacity to serve people with severe disabilities. To meet the needs of people with severe disabilities, a new non-profit administered Section 811 rental assistance program should be created so that the current practice of converting Section 811 tenant based funding to Section 8 vouchers can be eliminated.

Recommendation #4 -- Strengthen the role and housing capacity of non-profit disability organizations. The TAC/CCD Housing Task Force’s most recent policy report, *Going It Alone: The Struggle to Expand Housing Opportunities for People with Disabilities*,¹ underscores the need to provide HUD funded technical assistance and capacity building on housing issues to non-profit disability organizations and to the disability community in general. Unfortunately, the housing system rarely engages the disability community in housing discussions. The disability community must take the lead to establish these partnerships. To do so effectively, the disability community needs a much better understanding of federal housing programs and policies, and how they can work to assist people with disabilities. Using private philanthropic funds, TAC and the CCD Housing Task Force have taken the lead to provide this information through our publications and our websites (www.c-c-d.org/intro_page.htm and www.tacinc.org) To become truly effective, we need HUD to be a partner in this effort.

Recommendation #5 – Continue to direct McKinney-Vento Homeless Assistance funds towards permanent housing. During the past few years, HUD’s policies regarding Homeless Assistance funds have been modified virtually every year, with both positive and negative outcomes. On the positive side, the 30 percent permanent housing set aside, first proposed by

members of this Subcommittee, has proven very effective in reorienting the McKinney-Vento program toward ending chronic homelessness, rather than building the capacity a service system for the homeless. On the negative side, HUD's administration of the McKinney-Vento program in recent years has created uncertainty in the public and non-profit sectors that provide housing services to homeless people with disabilities.

A new Administration and Congress must bring stability and accountability to these important programs, and continue to re-orient them to their original purpose, which was to expand permanent supportive housing for homeless persons with disabilities. All permanent rental assistance and operating subsidy funding should be renewed by HUD for projects in compliance with statutory and regulatory guidelines. CCD supports bipartisan legislation drafted by Ranking Member LaFalce (HR 888) that would ensure long-term stability of all Shelter Plus Care and SHP permanent housing rent subsidies. All states and localities should be provided with a clear understanding of their obligations and responsibilities with respect to any planning requirements under the Continuum of Care model. The CCD Housing Task Force believes these goals – not the block grant v. competitive grant issue – should be the most important aspects of any legislative reforms.

Recommendation #6 – Formulate new affordable housing production policies that include a focus on HUD's response to the Supreme Court *L.C. v. Olmstead* decision.

Tenant based rental assistance programs such as Section 8 cannot be the sole foundation of federal housing policies to assist households with incomes below 30 percent of median income. A balanced housing policy for people with disabilities and others at the bottom of the economic ladder must also include the construction of new rental housing through a program. CCD is encouraged by the increasing bipartisan interest in both the House and Senate in developing rental housing production legislation that is focus resources on assisting very low-income households. We look forward to support legislation to authorize a new rental housing production program at HUD that targets households at 30 percent of area median income and below and includes an operating subsidy that allows developers and non-profits to effectively serve individuals on SSI.

Federal efforts to assist states in implementing plans to downsize institutions and help adults with severe disabilities move into the community under the Supreme Court's *Olmstead* decision should not focus solely on small HUD programs that only serve people with disabilities (e.g. the Section 811 program, the Section 8 Mainstream and designated housing voucher programs). They should also focus on providing access to all of HUD's mainstream housing production programs, including HOME and CDBG. HUD guidance to communities regarding the *Olmstead* decision should also suggest revising local and state Consolidated Plan needs assessments, if necessary, to include the supportive housing needs of those individuals with disabilities living unnecessarily in "restrictive settings".

Recommendation #7 – Address and prevent housing discrimination and provide reasonable accommodation for people with disabilities in all federal housing programs and policies and in the private housing market where applicable. HUD, as well as all recipients of HUD funding, should be held accountable for compliance with the Fair Housing Act Amendments of 1988 and Section 504 of the Rehabilitation Act of 1973, including the removal of all barriers and impediments which have a negative impact on the access of people with disabilities to affordable housing programs. Training and technical assistance should be made available to the disability community regarding the reasonable accommodation and reasonable

modifications provisions of the Fair Housing Act and Section 504. Steps should also be taken by HUD to ensure that people with disabilities are not being discriminated against when public housing agencies and private owners of HUD assisted housing seek to restrict occupancy to households age 62 and older.

HUD should also work closely with the Department of Justice and the Department of the Treasury to ensure that people with disabilities have access to the units developed in federal low income housing tax credit developments, including ending discriminatory practices such as the refusal to accept Section 8 voucher program participants. Finally, more HUD leadership is needed to ensure the full compliance and enforcement of the accessibility provisions of the Fair Housing Act Amendments of 1988 in the private housing market. Affordable and accessible housing is critically important for people with mobility or sensory impairments.

Conclusion

Chairwoman Roukema and members of the Subcommittee, thank you for the opportunity to provide testimony on this important issue. The CCD Housing Task Force looks forward to working with all members of this Subcommittee to improve the performance of HUD's programs to make them more responsive to the needs of people with disabilities. I would be happy to respond to any questions.

For more information, contact one of the co-chairs of the CCD Housing Task Force: Suellen Galbraith -- American Network of Community Options and Resources – 703-642-6614; Kathy McGinley -- The Arc of the United States – 202-785-3388; Susan Prokop -- Paralyzed Veterans of America – 202-416-7707; Andrew Sperling -- National Alliance for the Mentally Ill – 703-524-7600.
