



Statewide Advocates Influencing Leadership (SAIL) is a community-driven coalition and training project focused on fostering leadership and advocacy among people with disabilities across Pennsylvania. Our group is designed by and for individuals with disabilities, ensuring that the support we provide is both relevant and impactful.

Created in partnership with PA REV UP



# Housing for Pennsylvanians with Disabilities Homelessness

*According to recent data from the CDC, 12.8% of the U.S. population had a disability in 2021. In contrast, among sheltered homeless adults, an estimated 42.8% had a disability. Disabilities, particularly those related to substance abuse or mental health issues, can significantly hinder an individual's ability to maintain steady employment, which in turn affects their ability to afford housing.*

## Home Rental

- Approximately 7.5 million renters with disabilities are moderately or severely cost-burdened, meaning they spend more than 30% of their income on rent. This financial strain makes them more susceptible to eviction and other housing instability issues
- 49% of extremely low-income renter households are seniors or disabled, while another 43% are in the labor force, in school, or are single-adult caregivers
- As of 2023, approximately 25% of adults in Pennsylvania, or 2.68 million people, live with a disability. 20.5% of individuals with disabilities in Pennsylvania live in poverty. Considering that 19.3% of Pennsylvania's population is 65 or older, and about half of this age group lives with a disability, there is a substantial need to renovate the housing stock to accommodate these needs. A significant portion of these older adults resides in housing built before 1950

## Default to Residential Placements

- Currently, the default is to place elders and individuals with disabilities in residential programs instead of supporting their needs to allow them to remain in their homes and communities. Pennsylvania should support community development and keeping families together.

## Barriers to Home Ownership

- Many individuals with disabilities rely on public benefits such as Social Security or Medicaid. Most public benefits have an income and asset limit for individuals to be able to stay on these services, preventing individuals from saving enough money to pay for a down payment.



# Housing for Pennsylvanians with Disabilities Recommendations

## **Make Pennsylvania a “Community First State”**

- Create an intergovernmental council and an oversight commission consisting of professionals and community members with disabilities that will oversee the housing issues facing people with disabilities, create an annual public report, and work with the state to develop recommendations.

## **Support first-time home owners with disabilities to pay down payments**

- Work with PASS and ABLE accounts to improve their ability to support housing down payments.
- Create grants to support first time home owners with disabilities to pay down mortgages.
- Improve access to and awareness of home modifications programs.
- Work with HUD, housing providers, Centers for Independent Living, and waiver coordination entities to: address the lack of accessible housing and work with individuals to find or update their homes to be accessible ultimately preventing institutional care or homelessness
- Ensure that state-funded home modifications are completed in a timely way

## **Prepare for Emergencies**

- Support individuals with disabilities during an emergency is often an afterthought creating an unsafe environment for the individual and care providers.
- Create an emergency fund to prevent people with disabilities from becoming homeless
- Ensure that shelters and emergency evacuation shelters are fully accessible

## **Incentivize for any landlord providing accessible accommodations**

- Develop incentives for any landlord providing accessible housing options and landlords who are renovating inaccessible units to become more accessible.

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