



LOCATING AFFORDABLE AND ACCESSIBLE HOUSING FOR PEOPLE WITH DISABILITIES IN ILLINOIS

APRIL, 2007

A PROJECT OF:

NATHALIE P. VOORHEES CENTER FOR NEIGHBORHOOD AND COMMUNITY IMPROVEMENT

HOUSING ACTION ILLINOIS

LATINOS UNITED

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About IHARP

The Illinois Assisted Housing Action Research Project (IHARP) is an assisted housing database project for Chicago and the state of Illinois. It is a partnership project that formed in the mid-1990s when housing advocates came to an alarming conclusion: housing policy was being established and implemented in a vacuum of information. How many units of assisted housing exist in Illinois? Where are they located and whom do they serve? These are straightforward questions that need to be answered in order for policy makers, government officials, community organizations and others to make informed decisions about the future of Illinois. At the time, data was not readily available or easily attained from public agencies and often not in electronic form. It took several years to build the base of information, which we now update to reflect new development, and unfortunately, lost units. The data is available on the Voorhees Center website.

Public access to this information is a step forward, but IHARP is committed to equal access. Many residents in subsidized housing do not have the resources to use the IHARP database. To address this problem, IHARP provides outreach, education, and technical assistance on using IHARP data for local organizing. In addition, IHARP also uses the data to evaluate various programs that fund assisted housing. To date we have completed reports on the expiring contracts of Project-Based Section 8 developments in Illinois, the Illinois Housing Trust Fund, Illinois' Low Income Housing Tax Credit Program (LIHTC) and HOME Program. This IHARP report, which looks at accessible affordable housing for people with disabilities, is available on the Voorhees Center website

About IHARP Partners

Housing Action Illinois (formerly Statewide Housing Action Coalition) is the only statewide coalition of community-based groups working to increase the supply of affordable housing for low- and moderate-income households in Illinois. Two of Housing Action's basic policy guidelines are that government subsidies must benefit those in greatest need and that low income people must be involved in the decisions that affect their homes. Housing Action Illinois programs help community organizations increase and protect the supply of affordable housing in Illinois.
www.housingactionil.org/

Latinos United is a policy and advocacy organization whose work seeks to improve the quality of life for Latinos by removing obstacles to opportunity and highlighting the contributions made by the Latino community to the Chicago metropolitan region. Latinos United provides policy analysis that provides a Latino perspective on issues critical to the region; education, immigration, and housing.
www.latinosunited.org/

Nathalie P. Voorhees Center for Neighborhood and Community Improvement is an applied research and technical assistance unit at the University of Illinois at Chicago. The mission is to improve the quality of life for all residents of the Chicago metropolitan area by assisting organizations and local governments in efforts to revitalize the many and varied neighborhoods and communities in the City of Chicago and its suburbs. Since 1978, the Voorhees Center has worked with many organizations and coalitions in the region on more than 250 projects including housing needs assessments, rent studies, community profiles and market analysis.
www.uic.edu/cuppa/voorheesctr/



Executive Summary

Project overview

This IHARP report examines accessible and adaptable affordable housing options for persons with disabilities in Illinois. Unlike past IHARP reports that focused on a particular program, we are looking at all subsidized housing programs in Illinois to get a better understanding of what exists, where it is located and to whom it is available. Unfortunately, data is limited and incomplete, so we are only able to provide an estimated number of affordable accessible/adaptable units statewide.

Of more importance to this report is the specific guidance on the type of information that can benefit both housing consumers with disabilities and housing developers, providers and funders. Not only does this have implications for the IHARP database, it also can help the State fulfill its commitment in *Illinois' Comprehensive Housing Plan* to “create a statewide accessible housing registry to identify housing accessible for persons with disabilities.” While the 2006 update of the plan, *On the Road to Success*, indicates that this objective has been “accomplished,” the analysis and examples that follow illustrate how much more can and should be done to make the existing registry a useful tool for consumers, policy makers, developers and anyone interested in locating affordable accessible housing in Illinois.

Affordable Accessible/Adaptable Housing in Illinois—What do we know today?

- As of March 2006, IHDA had 4,889 accessible units and 19,631 adaptable units in its inventory. Combined, this is approximately 1/3 of its current “income-restricted” units. More than half (52.7%) are in buildings for seniors or elderly only.
- When the state average of accessible and adaptable units based on IHDA’s affordable housing inventory is applied to the entire affordable (subsidized) housing stock we estimate *at the high end* that 7.5% or 8,466 units could be accessible and 30.1% or 33,977 units could be adaptable statewide.

Persons with Disabilities—Key findings

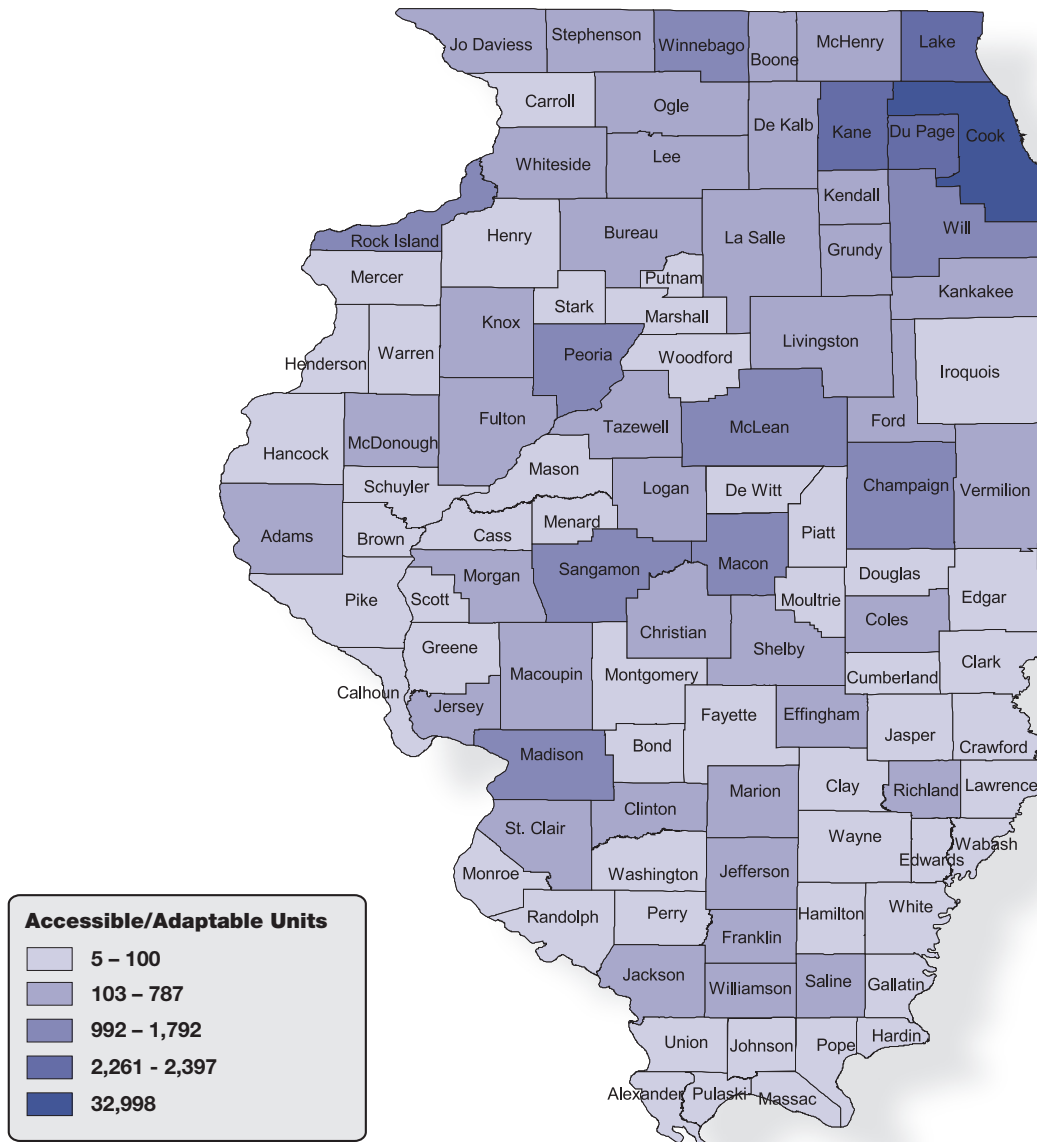
The Census Bureau defines disability as a long-lasting physical, mental, or emotional condition, which can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

When looking at the housing needs of persons with disabilities, it is important to know that:

- In 2005, an estimated 1.4 million people with disabilities lived in private housing that is either rented or owned. Most of this housing is not publicly subsidized.
- Nearly one out of five households in Illinois has at least one person with a disability. Most are in families – either married couples (49%) or single-parent families (24%).
- While there are many older adults with disabilities (38%), the majority of persons with disabilities are between 20 and 64 years of age (52%).
- About 15% of persons with disabilities in Illinois are veterans, which represents 24 percent (200,562) of all of Illinois’ veterans that had been in active duty before 2005.
- Nearly 30% of persons with disabilities had income levels below poverty in 2005 (<\$19,999), which is considerably higher than non-disabled individuals (11%).
- African Americans have higher percentages of persons with disabilities while Whites and Latinos have a lower percentage.
- Proportionally more persons with disabilities rent (32%) and are rent-burdened (60%) when compared to non-disabled (25% and 46% respectively).
- Based on emergency shelter data for Illinois, more than half of the individuals using shelters are identified as having a physical or psychiatric disability (about 24,000 people in 2003)



Number of Affordable Units Estimated to Adaptable/Accessible Features, 2006¹



	5 - 100
	103 - 787
	992 - 1,792
	2,261 - 2,397
	32,998

ACCESSIBLE APARTMENTS are located in buildings that have an accessible route into and through both the building and the design features which make the unit completely accessible for physically or mentally impaired individuals. In addition to the features associated with adaptable apartments, accessible apartments include other features, for example, lowered closet shelves, hanger rods and kitchen and bath cabinetry; sink cabinetry removed from under kitchen and bath counters and emergency alarms to assist sight or hearing impaired individuals. — IHDA

ADAPTABLE APARTMENTS are located in buildings that have an accessible route into and through both the building and the apartment. The accessible route may be achieved through the use of an elevator and/or ramp. These apartments have some specific design features to assist physically or mentally impaired individuals. These features include properly placed light switches, electric outlets & environmental controls plus usable doors, kitchens and bathrooms. Adaptable apartments would not typically have as many of these features as accessible apartments, but can be modified to meet the needs of the tenant. — IHDA

¹ Estimates produced by applying state average of accessible and state average of adaptable units to affordable units found in IHARP database. State average was derived from actual units surveyed for accessible/adaptable features by the Illinois Housing Development Authority, 2006. Map includes estimated units and those actually surveyed.



Findings

Illinois needs a more complete and consumer-oriented registry of affordable accessible and adaptable housing. The information on accessible and adaptable housing has come a long way; however, most agree that it also has a long way to go if we are to have a good source that meets consumer needs as well as funders. Of course, a good database and searchable website can do only so much. We still have a shortage of accessible and affordable housing in Illinois relative to demand. However, while a database does not produce housing, it can make better use of what housing we have already and can benefit decisions about any new development that occurs. As with the original intention of IHARP, we believe that good data can improve efficiencies and better assure consumers find suitable housing, and that it can be used to advocate for more affordable housing.

Illinois needs to increase its affordable stock for lower income people. While not a new finding, it is important to remind policy makers and elected officials that a key problem in Illinois is the lack of permanent affordable housing to accommodate all consumers. In solving this shortage, more housing is needed that can specifically benefit people with disabilities, which can be accomplished with universal design for new units as well as in the efforts to retrofit existing units.

Illinois needs a more comprehensive approach to the development of accessible housing. While IHDA is currently our primary source of information, this in no way presumes IHDA is solely responsible for solving the affordable accessible housing problems in Illinois. Truly integrated housing—housing that meets the goals of fair housing laws and disability rights advocates—requires involving all who develop, own and manage housing. Publicly funded development has produced many accessible and adaptable units. This is an important resource but it should not be the only resource, especially when most housing production in Illinois is through the private sector.

Illinois needs an institutional or “systems” change within and across state agencies. There are two challenges here. First, housing for people with disabilities is currently developed either through affordable housing programs administered by IHDA or in very limited numbers by other state or local agencies that provide services to people with disabilities. More coordination is needed across these agencies to make sure people find housing but also, more importantly, to make sure there is a much more clear and comprehensive understanding of demand in terms of types of housing needs and locational issues in terms of access and amenities.

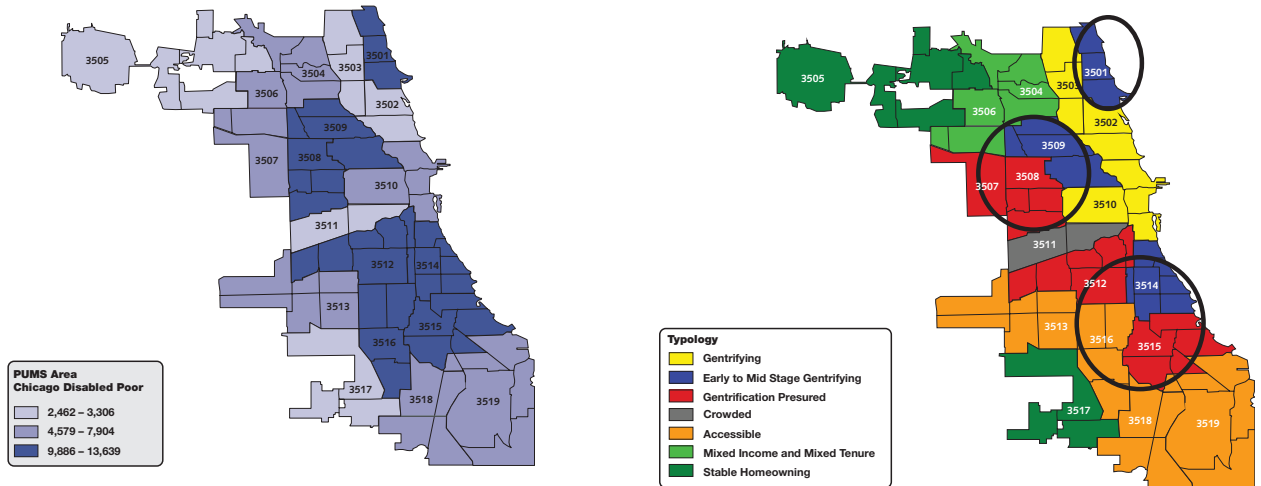
Second, it is important to consider housing as something that is independent of services. The supportive housing movement has made great strides in linking services to housing. While this model of housing has proven effective for some people with disabilities, particularly single men and women with mental illness and/or substance abuse, we cannot assume that all people with disabilities need or want services with their affordable housing. In addition to the current supportive housing strategy, policy makers and agencies need to look at how to allow the services to follow the person wherever they live. This can better accommodate people relative to their service needs by not tying them to a particular housing program or location.

Illinois needs to increase the use of universal design. While not all, many people with disabilities require specific accommodations in their homes and communities in order to be full participants and to have the potential for the equivalent quality of life as people without disabilities. The challenge is developing housing that can anticipate the many different needs without over building or under producing. One way to meet this challenge is to use *universal design*, which is “the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.”²

² For example, see <http://www.design.ncsu.edu/cud/>.



Chicago Poor with Disabilities. (earning <\$20,000/yr) are concentrated in areas of the city identified as *early to mid stage gentrifying* and *gentrification pressured*³ indicating a severe threat of displacement to this already vulnerable population if affordable housing in these areas is not proactively pursued for preservation. These communities are also home to more than 16,000 poor Latinos with disabilities, with most in two areas that are currently majority Latino (3509 and 3512). Given the location of most affordable accessible and adaptable housing in Chicago and particularly the limited supply on the southwest side, many of these families are not benefiting from current subsidized housing programs.



Chicago Latinos with Disabilities

PUMS	Population	Latino Population	Latino Population %	Disabled Population	Disabled Latino Population	Disabled Latino %	Poor Latino	Disabled Poor Latino Population	Disabled Poor Latino %	Disabled Latino %	Disabled Poor Latino %
3501	152,175	31,885	21.0%	21,823	2,706	12.4%	11,625	1,209	10.4%	8.5%	44.7%
3502	142,527	8,395	5.9%	11,169	885	7.9%	3,264	478	14.6%	10.5%	54.0%
3503	119,389	22,202	18.6%	9,713	1,797	18.5%	2,706	184	6.8%	8.1%	10.2%
3504	123,155	53,027	43.1%	13,853	4,290	31.0%	5,641	1,323	23.5%	8.1%	30.8%
3505	124,783	13,713	11.0%	16,338	1,917	11.7%	3,306	914	27.6%	14.0%	47.7%
3506	142,785	74,373	52.1%	16,603	5,752	34.6%	5,081	1,237	24.3%	7.7%	21.5%
3507	92,543	6,870	7.4%	19,821	1,130	5.7%	6,255	-	0.0%	16.4%	0.0%
3508	130,630	35,995	27.6%	25,056	5,469	21.8%	9,912	1,681	17.0%	15.2%	30.7%
3509	218,682	125,145	57.2%	30,604	20,760	67.8%	11,211	6,716	59.9%	16.6%	32.4%
3510	129,367	7,233	5.6%	10,629	339	3.2%	5,156	266	5.2%	4.7%	78.5%
3511	100,378	93,402	93.1%	9,430	7,474	79.3%	2,961	2,223	75.1%	8.0%	29.7%
3512	150,969	89,310	59.2%	21,300	11,449	53.8%	9,886	6,195	62.7%	12.8%	54.1%
3513	179,341	98,055	54.7%	16,786	5,536	33.0%	4,579	367	8.0%	5.6%	6.6%
3514	96,375	1,460	1.5%	17,457	-	0.0%	10,573	-	0.0%	0.0%	
3515	156,086	2,166	1.4%	30,900	377	1.2%	13,639	219	1.6%	17.4%	58.1%
3516	146,116	929	0.6%	26,030	295	1.1%	12,635	178	1.4%	31.8%	60.3%
3517	103,842	11,295	10.9%	14,022	999	7.1%	2,462	-	0.0%	8.8%	0.0%
3518	87,051	3,288	3.8%	15,562	275	1.8%	5,365	127	2.4%	8.4%	46.2%
3519	91,107	32,199	35.3%	17,504	5,033	28.8%	7,904	2,348	29.7%	15.6%	46.7%
Chicago	2,487,301	710,942	28.6%	344,600	76,483	22.2%	134,161	25,665	19.1%	10.8%	33.6%

*Poor is defined as persons earning below \$20,000/yr
American Community Survey, 2005

³ Affordable Housing Conditions and Outlook in Chicago: An Early Warning for Intervention, 2006. UIC Nathalie P. Voorhees Center for Neighborhood and Community Improvement.



Some experiences among Latinos in Chicago

Case #1: Growing Old in Place

A Latina senior citizen currently owns a home in the Little Village neighborhood. It is a two story brick home and in order to enter the home, she has to climb a set of stairs. It is hard to climb the stairs on a daily basis, so “I do not go out on a daily basis as I used to.” Her support systems are in this community, where she has lived for over 35 years. Everything that she needs and is familiar with is within walking distance. Although she would like to move, she can not

afford to purchase a new home from the proceeds of the sale of her current home. With tears in her eyes, she states that, “In a few years, I will no longer be able to live in my own home and I do not want to be a burden to my daughter.” Mobility access is becoming harder for her as she grows old, and she has gone to many agencies to request help to retrofit her home with a lift but it is too costly.

To consider: Regardless of race or ethnicity, many longstanding residents in communities live in housing that is not accessible, which makes it hard to “age in place” without some form of modification to their home and/or assistance. Furthermore, given the rising housing prices in many communities, especially in the Chicago region, many lower-income elderly owners may not be able to afford to move into more accessible housing unless they go outside their community.

Case #2: Services In the neighborhood

In Pilsen, a Latina mother lives with her son who has Down syndrome. Their home is a very small space for her family. The income that they live on is based on her son’s SSI and the odd jobs she can manage while her son is going to a day program for special needs individuals. She says that she barely make ends meet. When asked if she can find a place that is more affordable, she mentions that she needs to stay in the community because she is in the catchment area of the day program that her son attends and that she has already looked around and could not find anything cheaper. Her rent has been raised and she fears that it will be raised again, but the owner knows her and they have a good tenant owner relationship. She sees how the neighborhood is changing

with the new buildings that are being built and the beautiful people that are starting to live in the area. She worries that the new neighbors will not understand her son and that her current neighbors are moving because the owners of the buildings are rehabilitating the apartments and charging a very high rental rate. If she leaves the area, she knows that the agency where her son goes will try to work with her but they have boundaries she says. The City of Cicero has a program for her son, but she is reluctant to move because there is a very long list to get into the day program. She can not afford a car and relies on public transportation so her support systems in Pilsen will be very far away and it will be time consuming to travel.

To consider: Social service providers often have catchment or service areas. Moving to find affordable and accessible housing may mean having to uproot but also having to start over in terms of finding services for a disabled member of the household. Also, even if a person can still use services in the “old neighborhood,” this can be challenging and expensive when there are transportation restrictions.



Recommendations

Better information on how and if supply is meeting demand.

The lack of information on who is living in accessible and adaptable units means we are unable to determine if the intended beneficiaries of housing policy and programs are actually benefiting. While it is not easy to always match up people and housing units, better information on supply and occupancy can help identify problems that might be mitigated through changes in marketing, policy and procedures and other solutions. The goal should be to make available good information for all with attention to the needs of consumers and people involved in the development process.

More detailed information about units, developments and location. Persons with disabilities generally want the same information that all housing consumers do. While the current registry of affordable and accessible housing is a start, more information is needed to improve its usefulness to consumers. While seeing a unit is the best means to determine if it fits a consumer's needs, it can be very time consuming and expensive for some people with disabilities to do this – and a waste of time if the units do not have features necessary for the individual even if labeled “accessible” on a list. At a minimum, more details about the accessible and adaptable futures in both the units and the development are needed.

Consistent definitions (and use) of the terms “accessible” and “adaptable.” Our review of data revealed that there are differences depending on which agency has oversight and/or because of different programs and standards affecting housing production. As a result, it is not clear if all units are truly accessible or adaptable because we do not know if they all meet the same criteria. A uniform definition and set of minimum criteria used across all housing regardless of funding or program is needed.

More affordable accessible units are needed. This includes affordable units in subsidized buildings, but also in all housing units to assure more opportunities for integration and expanded consumer choice. The latter can be accomplished with additional funding to modify homes, which can often be more cost effective and responsive to demand than new construction, as well as through enforcement of building codes and implementing universal design criteria.

More housing options. Currently, a large portion of affordable and accessible/adaptable units are in buildings designated for seniors only and/or are small in terms of bedroom size. Demand data shows individuals with disabilities live in a wide variety of household types including families with two-parents, which may mean an adult or child or both have a disability. Since not all persons with disabilities want to live in segregated housing and/or in housing that requires supportive services, policy makers need to find ways to increase the production of more integrated affordable housing options for persons with disabilities. This includes more pro-active plans to increase opportunities for people in institutions, nursing homes, and homeless shelters to move into permanent housing.

Better distribution of units. In order to meet demand for units throughout Illinois, targeting of resources is needed to improve distribution of accessible and adaptable units. This includes locations with relatively large numbers of persons with disabilities below poverty, as well as those that have relatively few accessible and adaptable units. And while Chicago has more options for persons with disabilities, the distribution is uneven relative to need within communities with higher concentrations of Latino and African American persons with disabilities. Furthermore, more accessible and adaptable units are needed in higher-income communities as well as locations that are closer to employment.