

# Using *Priced Out* Information

The information in *Priced Out in 2010* can be used by federal, state, and local disability advocates to document the severe housing crisis experienced by people with disabilities – including the extreme poverty of people with disabilities receiving Supplemental Security Income (SSI) payments. Most importantly, *Priced Out in 2010* can be used to prove that people with disabilities receiving SSI payments cannot afford rental housing without an ongoing rental subsidy – such as a Housing Choice Voucher – or deeply subsidized affordable housing.

## Key Federal Housing Plans

The disability community can use the information in this report to engage national, state, and local housing officials in a dialogue about the nature and extent of this crisis, which grows every year. These housing officials are responsible for developing strategies and annual plans that determine how federal housing resources are used. Most federal programs that are administered at the state or local level rely on strategic plans to document how the federal resources will be used to meet local needs. For example, before local and state community development officials can distribute or spend HOME Investment Partnerships Program funds they are required to submit a plan, including data about housing needs and a description of how the funds will be utilized. There are four significant federally-required housing and homeless plans:

- the Consolidated Plan;
- the Public Housing Agency Plan;

- the Continuum of Care; and
- the Qualified Allocation Plan.

These federally mandated plans control billions of dollars of federal housing funding that can be used to expand affordable and accessible housing opportunities for people with disabilities. Disability advocates can use *Priced Out* data to successfully influence the decisions regarding federal housing resources.

## Consolidated Plan

The Consolidated Plan (ConPlan) is the “master plan” for affordable housing in local communities and states. Each year, Congress appropriates billions of dollars (more than \$6.2 billion for Fiscal Year 2010) that are distributed by HUD directly to all states, most urban counties, and certain “entitlement communities.”

The ConPlan is intended to be a comprehensive, long-range planning document describing housing needs, market conditions, and housing strategies, and outlining an action plan for the use of federal housing funds. The ConPlan is the best chance to go on record about the housing crisis facing people with disabilities in a community or state and demands that people with disabilities receive their “fair share” of federal housing funds distributed through the ConPlan process.

The information included in *Priced Out in 2010* can help begin a dialogue that could result in more federal housing funding being directed to assist people with disabilities in local communities. *Priced Out* data

should be provided to the housing officials preparing the ConPlan, and included in the final plan submitted to HUD. New opportunities magnify the importance of the disability community's participation in ConPlan planning process. The passage of the Frank Melville Supportive Housing investment Act of 2010 facilitates innovative financing approaches combining resources controlled by the ConPlan and HUD's Section 811 Supportive Housing for Persons with Disabilities program to create integrated permanent supportive housing opportunities for people with disabilities.

To learn more about how the disability community can use the ConPlan process to influence housing officials, see *Piecing It All Together in Your Community: Playing the Housing Game*, a TAC publication available online at [www.tacinc.org](http://www.tacinc.org).

## Public Housing Agency Plan

Public housing reform legislation enacted in 1998 gave PHAs more flexibility and control over how federal public housing and Housing Choice Voucher program funds are used in their communities. Along with this flexibility and control were new requirements, including the creation of a five-year comprehensive planning document known as the Public Housing Agency Plan (PHA Plan).

In consultation with a Resident Advisory Board, each PHA is required to complete a PHA Plan that describes the agency's overall mission for serving low-income and very low-income families, and the activities that will be undertaken to meet the housing needs of these families. Under federal law, the PHA Plan should also be consistent with the ConPlan for the jurisdiction.

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Like the ConPlan, the PHA Plan includes a statement of the housing needs of low- and very low-income people in the community and describes how PHA resources – specifically, federal public housing and the Housing Choice Voucher program – will be used to meet these needs. For example, through the PHA Plan, local housing officials could decide to establish a preference in their Housing Choice Voucher waiting list for people with disabilities.

For more information on the PHA Plan, see *Opening Doors, Issue 8: Affordable Housing in Your Community. What You Need to Know! What You Need to Do!*, a TAC publication available online at [www.tacinc.org](http://www.tacinc.org).

## Continuum of Care

HUD's third housing plan, the Continuum of Care (CoC), documents a community's strategy for addressing homelessness, including a description of what role HUD McKinney-Vento Homeless Assistance funds play in that strategy. The HUD McKinney-Vento Homeless Assistance programs have formed the backbone of local efforts intended to address the many needs of homeless individuals and families in states and communities across the nation.

With the passage of the Homeless Emergency and Rapid Transition to Housing (HEARTH) Act of 2009, the Continuum of Care plan is now also required

**State and Local *Priced Out* Data can be found online at**  
<http://pricedout.tacinc.org>

by law to help communities plan for homeless housing and services and to provide a means for communities to access HUD-funded homeless resources. Prior to the HEARTH Act, the CoC existed, but was not codified in the law. Continuum of Care planning helps communities to envision, organize, and plan comprehensive and long-term solutions to address the problem of homelessness. The strategic planning conducted through this process also forms the basis of a CoC application to HUD for homeless funds. As with the other HUD housing plans, CoC planning presents a valuable opportunity for the disability community to provide input regarding the housing and supportive services needs of people with disabilities who are homeless, including those people who need permanent supportive housing.

For more information about the Continuum of Care, including how to get involved in your local planning process, visit [www.hudhre.info](http://www.hudhre.info).

## Qualified Allocation Plan

When the federal Low Income Housing Tax Credit (LIHTC) program was created in 1986, Congress included a requirement that states develop an annual strategic housing planning document describing how LIHTC funds would be utilized to meet the housing needs and priorities of the state. In accordance with this law, prior to allocating tax credits, each state must have a federally approved Qualified Allocation Plan (QAP). The QAP outlines the state's affordable housing priorities for the use of tax credits as well as the tax credit application process. The state must solicit public comment on a draft QAP before it submits the final QAP to the federal government.

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Federal law requires that the QAP give priority to projects that serve the lowest-income households and remain affordable for the longest period of time. In addition, by law, 10% of a state's annual LIHTC allocation must be reserved for non-profit organizations.

Some states have additional policies within the LIHTC program to encourage the creation of certain types of housing. For example, the North Carolina 2010 QAP includes a requirement that 10 percent of the units in every LIHTC-financed project be set aside for people with disabilities and/or homeless people with the lowest incomes. Recent Section 811 program legislation creates an important new opportunity to create integrated Section 811 units in LIHTC properties – another key reason for the disability community to become knowledgeable and actively involved in the development of the State's QAP.

For more information about the QAP and the LIHTC program, see *Opening Doors, Issue 26: Using the Low Income Housing Tax Credit Program to Create Affordable Housing for People with Disabilities*, a TAC publication available online at [www.tacinc.org](http://www.tacinc.org).