



June 27, 2007

The Honorable Barney Frank
Chairman
House Financial Services Committee
Washington, DC 20510

Dear Chairman Frank:

On behalf of the American Network of Community Options and Resources (ANCOR), its 850 private providers of supports to more than 380,000 individuals with mental retardation and other significant disabilities who rely on Supplemental Security Income (SSI), we offer our appreciation to you, Representatives Maxine Waters, Jim Ramstad and other Members of Congress in introducing the *National Affordable Housing Trust Fund Act of 2007*.

ANCOR has represented private providers for more than 35 years. ANCOR members provide community living and employment supports and recognizes that housing is the lynchpin for people to lead productive lives in typical neighborhoods throughout the nation. In the last few years, ANCOR members have identified the lack of affordable housing as one of the top two barriers to individuals with disabilities returning to their community from institutions or remaining in their community and avoiding unnecessary and more costly institutional care. The lack of affordable and accessible housing has reached a national crisis.

Let me share a few facts with you from this year's *Priced Out in 2006: The Housing Crisis for People with Disabilities*—a report published every two years by the Technical Assistance Collaborative, Inc. and the Consortium for Citizens with Disabilities, with funding from the Melville Charitable Trust:

- ✓ The national average rent for a one-bedroom unit climbed to \$715 per month and the studio/efficiency unit rent to \$633 per month in 2006—both higher than the entire monthly income of people with disabilities who rely on the federal Supplemental Security Income (SSI) program.
- ✓ The national average rent for a one-bedroom apartment rose to 113.1 percent of monthly Supplemental Security Income (SSI)—up from 109.6 in 2004.
- ✓ In 2006—for the first time—national average rents for both one-bedroom and efficiency units were more than the entire monthly income of an individual relying solely on Supplemental Security Income (SSI)—the income upon which more than 6 million individuals with disabilities and the elderly depend.

I hope you will share these facts with other members of Congress and that they help shed light on the fact that hundreds of thousands of people with disabilities have had the *door literally shut* to them when it comes to accessing affordable housing throughout the nation.

I think one of your fellow residents of Massachusetts states it best when Eunice Kennedy Shriver in the foreword to *Price Out* writes: *Perhaps the most shocking revelation in Priced Out in 2006 is the precipitous and relentless decline in housing affordability for SSI recipients since 1998* During the past eight years, as housing programs that can help the lowest-income people with disabilities were slashed, modest one-bedroom rents rose an astonishing 64 percent compared to SSI...During that time, SSI income dropped 26 percent compared to the one-person median income.

ANCOR supports the introduction of the National Affordable Housing Trust Fund Act of 2007 and the goal of creating a Trust Fund to construct, rehabilitate, and preserve 1,500,000 units of housing over the next 10 years. We support that all Trust Fund monies must be used for low income families (below 80% of median income). At least 75% of funds must go to extremely low-income families (below 30% of median income). At least 30% of funds must go to families with incomes below the SSI income limit.

Your leadership in bringing together bipartisan support for legislation to create a National Housing Trust Fund is needed more than ever as individuals with disabilities, their families, and the providers that support them struggle daily to find decent, affordable and accessible housing throughout the nation.

Sincerely,

Suellen R. Galbraith

Director for Government Relations