MORE THAN A HOME
How Affordable Housing for New Yorkers Living With HIV/AIDS Will Prevent Homelessness, Improve Health and Reduce Costs
“A home is, you know, sort of like air and water; I think it’s just one of those things that you need to survive as a human being…”
– Independent Living Focus Group, Participant #1
Homelessness and HIV/AIDS

- People living with HIV/AIDS (PLWHA) are at a greater risk of homelessness.

- People who are homeless are at a greater risk of contracting HIV.

- Severe rent share burden is the foremost barrier to stable housing for PLWHA in NYC.
Importance of Affordable Housing for PLWHAs

• Housing status is strong predictor of health, HIV prevention and adherence to medical care. People with HIV/AIDS who have stable housing are:
  – Less likely to visit the emergency room, be admitted to the hospital or have long stays in institutional care settings
  – More likely to have an undetectable HIV viral load and high CD4 count indicating a healthy immune system
  – Less likely to engage in HIV risk behaviors, including transactional sex and needle sharing
HIV/AIDS Services Administration (HASA)

• Charged with providing access to “medically appropriate transitional and permanent housing” to homeless and low-income people living with HIV/AIDS (PLWHA).

• Clients are more likely to be female, people of color, and live in outer-boroughs compared with people living with HIV/AIDS in NYC overall.

• Offers three basic types of housing options to more than 32,000 homeless and low-income people living with HIV/AIDS:
  – Emergency housing;
  – Permanent supportive housing;
  – Tenant-based rental assistance.
HASA Emergency Housing

- About 5% of HASA clients are homeless in the emergency housing system, which is comprised of non-profit transitional housing programs and for-profit Single Room Occupancy (SRO) hotels.

- Many are homeless because they cannot afford to pay upwards of 70 percent or more of their disability income towards rent in the rental assistance program.

- HASA emergency housing is two to three times more costly than the rental assistance program.

- Conditions in emergency housing are often substandard.
HASA “Independent Living” Rental Assistance Program

• Most HASA clients (over 80%) rely on it for housing assistance.

• Only disability or low-income housing program in NYS that does not have a cap at 30 percent of income.

• PLWHA must pay upwards of 70% or more of their federal disability income towards rent – what HUD refers to as a “severe rent burden.”

• Clients are required to spend down their income on rent so they are left with $376 or less per month for all expenses after rent, a little more than $12 per day.
Methodology

Participatory Action Research
• 82 surveys
• 3 focus groups
• Secondary research
“Without stable housing, there are probably a lot of stupid things I would do and not just to myself but to other people...because why would I care? I would have no dignity left, I would be full of shame, I would be totally humiliated, and I would just probably do anything to get whatever I could get by doing whatever risky behavior.”
– Independent Living Focus Group, Participant #1
1. The severe rent burden causes loss of housing

- Two-thirds of respondents were in arrears for rent, utilities or both before losing their apartment.

- “One-shot deals” do little to reduce the risk of homelessness.

- Nearly half of survey respondents had applied for a one-shot deal before losing their apartment and entering the shelter system.
2. Lack of affordable housing means sacrificing other basic needs

- Two-thirds of respondents had to choose between paying rent and other basic necessities.
- Half of respondents were not able to afford food or transportation.
- 40% said they could not afford toiletries, hygiene supplies or laundry expenses.
- One in three respondents had trouble paying for healthcare expenses such as co-pays for medical appointments or prescription drugs not covered by insurance.
3. Homelessness and unstable housing adversely impact health

• Six in ten reported that their health has deteriorated since losing their apartment.

• About half had visited the emergency room and nearly four in ten had been admitted to the hospital since they became homeless and entered the emergency housing system.
3. Homelessness and unstable housing adversely impact health (cont.)

• More than half of respondents said being homeless made it harder to keep medical appointments.

• Nearly half of respondents said being homeless made it harder to take their medication.
4. The rent burden is a barrier to independent living

- 70% of people in emergency housing said they worried they couldn’t afford rent if they moved back into the independent living program.

- 4 out of 5 respondents said they would be able to move into permanent housing sooner if they were required to pay no more than 30% of their disability income towards their rent.
POLITICAL CONTEXT
Why the 30 Percent Rent Cap Affordable Housing Proposal?

The bill would:

• Prevent homelessness for PLWHA
• Pay for itself by reducing homelessness
• Better allocate limited supportive housing resources to those most in need
• Improve health outcomes for PLWHA
• Prevent new HIV infections
• Treat housing assistance for PLWHA the same way we treat other low-income housing programs
Legislative History of the 30 Percent Rent Cap Affordable Housing Bill

- The bill has passed the NYS Senate twice (2009, 2010) and Assembly once (2010).

- NYC council passed two resolutions in support of the bill.

- In 2010 the bill was vetoed by Governor Patterson. In his veto message he referred to information that had been proven false during legislative debate.
The Cost of the Affordable Housing Bill

• An independent fiscal analysis by Shubert Botein Policy Associates concluded that implementing the proposed policy would cost $20.7 million.

• This would be directly and immediately offset by savings through averted rent arrears payments and emergency housing costs ($21 million).

• Additional indirect cost savings would be produced through:
  – Averted crisis health care ($22.5 million);
  – Prevention of new HIV infections ($27.8 million).
POLICY RECOMMENDATIONS
Recommendations for Public Officials

• NYS Senate and Assembly should swiftly pass the 30 percent rent cap affordable housing legislation.

• If the policy change is not passed as a stand-alone bill, Governor Cuomo should include the legislation in the budget.

• The Medicaid Redesign Team should adopt this proposal and seek resources to implement it.

• Candidates for public office in NYC in 2013 should endorse the state legislation.