

Trump and Ross Proposals to Raise Rents Would Hurt People with Disabilities

[Recently announced](#) bills from Rep. Dennis Ross and the Trump Administration would lead to significant rent increases for people receiving federal rental assistance — including large numbers of people with disabilities. People with disabilities can face [barriers](#) to affordable housing such as lower earnings and discrimination, and rental assistance can mean the difference between living independently in the community and becoming homeless or ending up in [institutional care](#), such as a nursing home or mental health facility.

[Federal rental assistance](#) ties the share of rent that households pay to their income, making housing affordable for nearly [1 million households](#) headed by people with disabilities, plus a significant number of households that include members who have disabilities but are headed by someone who does not, such as a parent who cares for a child with a disability. Most households receiving federal rental assistance currently pay 30 percent of their income after deductions, 10 percent of their gross income, or a minimum rent (\$0-\$50) — whichever is highest.

While the Ross and Trump proposals would work differently, each includes rent increases that would affect most households receiving federal rental assistance, including those with people with disabilities. The [Trump proposal](#) requires [specific rent increases](#) (such as raising the minimum rent) on nearly all those receiving rental assistance through the Department of Housing and Urban Development (HUD), including Housing Choice Vouchers (HCVs), [Project-Based](#) Rental Assistance, and the Section 811 program. The [Ross proposal](#) largely focuses on [HCVs](#) and [Public Housing](#), and leaves many decisions about whether to raise rents in those programs to state and local housing agencies. Both proposals would raise rents for people with disabilities by:

- Raising rents for households that HUD categorizes as “disabled;”
- Raising rents and imposing harmful requirements that affect people with disabilities who live in households that aren’t categorized as disabled; and
- Raising rents by eliminating deductions for all households.

Raise Rents on Households HUD Categorizes as Disabled

HUD categorizes a household as “disabled” if its head or spouse meets stringent [disability criteria](#) and is under 62. Under current policy, disabled and non-disabled households are subject to the same rent rules, aside from certain kinds of rental assistance and income deductions for which only disabled households qualify. The Trump and Ross proposals would create different rent rules for disabled and non-disabled households and impose or at least allow rent increases on many disabled households.

The Trump proposal would raise the minimum rent for disabled households, currently \$0-\$50 for all households, to at least \$50, significantly increasing rent for some households with incomes well below the poverty level. And it would let HUD raise the minimum rent as much as it wants without further legislation. [The Ross proposal](#) would let HUD increase the percentage of income that disabled households must pay, without limits on how high rents could rise.

The Trump proposal and some of the Ross proposal options include “hardship exemptions” from minimum rent (and in some cases from other rents). But experience from current policy [has shown](#) that few people are protected from hardship despite the requirement that public housing agencies offer temporary exemptions from minimum rent for families facing [such circumstances](#) as a death in the family or job loss. One challenge is that tenants must know about and request the exemptions in order to take advantage of them. Families that don’t receive the exemption when they face financial hardship likely have to shift resources from other basic needs to pay the minimum rent.

Raise Rents, Impose Harmful Requirements on People with Disabilities in Non-Disabled Households

Many people with disabilities live in households that HUD doesn’t categorize as disabled. For instance, HUD considers a household to be “non-disabled” if two parents who don’t have disabilities have a child who does. HUD also considers a household non-disabled if it’s headed by an adult without a disability who is living with a non-elderly parent (or adult child) with a disability. The Ross and Trump proposals would increase rents for many of these households.

The Ross proposal would let state and local housing agencies choose from different rent rules, several of which would allow for large rent increases, or adopt their own rules. For example, in the “tiered rent” option, non-disabled households would pay one of three rent levels according to their income and location. This option could increase rent by [85 percent](#) on a working family making \$21,000 a year with two children, including one with a disability. That’s \$290 less a month, or \$3,480 less per year, that the family has to cover health services, educational and vocational services, personal assistive devices, nutritious foods, and transportation. Plus, that family might not be able to work more hours to cover the higher rent if they need at least one parent at home to care for their child’s intensive health needs.

Under the Trump proposal, these households that HUD doesn’t categorize as disabled would pay a higher percentage of their income toward rent, and those paying minimum rent would see their rent [at least triple](#). The Trump proposal would also *re-categorize over 300,000 disabled households as non-disabled* — and subject them to higher rents — by defining disabled households as those in which *all* non-elderly adults have a disability, not just the head or their spouse.

The Trump proposal would also let public housing agencies take rental assistance away from non-disabled households if adults don’t work or participate in work-related activities for a set number of hours each week. Such requirements would [put families at risk](#) of eviction and homelessness and would force some people to choose between working or caring for a sick loved one, because staying home to care for someone instead of working could jeopardize their housing.

[Raise Rents by Eliminating Deductions](#)

Deductions lower the total income that HUD uses to calculate a household’s rent, making monthly rent payments more affordable. HUD gives deductions to households that have special expenses, including;

- disability-related expenses (disabled households get an automatic deduction, and any household can get a separate deduction for certain disability-related expenses, such as the cost of in-home care for a household member with disabilities that allows another member of the household to work);
- high, unreimbursed health care costs;
- child care costs; and
- costs related to dependents, including minor children or an adult with a disability (other than the head of household or their spouse).

The Trump proposal would eliminate these deductions for all kinds of households, which is a [major reason](#) the proposal would raise rents on people with disabilities. The Ross proposal would let HUD eliminate deductions for disabled households, which the Trump Administration would almost certainly do given its own proposal to do so. Some of the Ross proposal’s rent rule options would also eliminate all deductions for non-elderly, non-disabled households.

Eliminating deductions alone can lead to large rent increases for some households. Consider a household with \$11,000 annual income made up of a parent with \$1,600 in out-of-pocket disability and medical expenses, and a 19-year-old college student living at home. The household qualifies for deductions for being a disabled household, having high medical expenses, and having a dependent. Even if HUD didn’t raise the percentage of their income they pay toward rent, the loss of the deductions alone would increase their rent by [27 percent](#).

[Rental Assistance Is Critical for Many People With Disabilities — More Is Needed](#)

Many people with disabilities work full time, but people with disabilities generally face twice the [unemployment rate](#) of those without disabilities, and have [lower earnings](#). Many also struggle to [make ends meet](#) because their disabilities limit the hours they work or lead to employment gaps. Heads of household who don’t have a disability but care for someone who does may have to choose between going to work to afford rent and caring for their loved one at home. And Supplemental Security Income (SSI), which over 4.8 million adults with disabilities between 18 and 64 received [in 2017](#), by itself [isn’t enough](#) to rent a safe, decent home anywhere in the United States.

That’s why groups like the [Consortium for Citizens with Disabilities](#) and the [National Low Income Housing Coalition](#) oppose the Trump and Ross proposals. Due to limited funding, 3 out of 4 low-income households eligible for federal rental assistance don’t get it, including more than 1.2 million households headed by someone with a disability. Instead of promoting policies that make rent unaffordable for some of the lowest-income and most vulnerable households, the Trump Administration should support — and Congress should fund — rental assistance increases.