



Photo Credit: [Disabled and Here](#)

The Housing Credit is our nation's primary tool to finance affordable rental housing. Since its inception in 1986, the Housing Credit has been used to develop or preserve over 4.1 million affordable homes, serving 9.61 million low-income households, including people with disabilities.

### The Need for Affordable, Accessible Housing

People with disabilities experience poverty at around twice the rate of nondisabled adults.<sup>1</sup> Due to inequality in employment, insufficient supplemental security income (SSI), and higher shares of medical debt, most renters with disabilities are extremely rent burdened and disproportionately experience homelessness, institutionalization, and housing insecurity.<sup>2</sup> In fact, over 4 million people with disabilities living on SSI cannot afford rent in any housing market in the nation without another form of rental assistance.<sup>3</sup> More than 18 million low-income disabled people are eligible for, but have been unable to access, federal housing assistance.<sup>4</sup> Moreover, less than 5 percent of the nation's housing stock is fully accessible to people with mobility and sensory related disabilities.<sup>5</sup>

### How The Housing Credit Serves People with Disabilities

Persons with disabilities who live in Housing Credit properties often have extremely low incomes, meaning little, if any, similar-quality housing is affordable and available to them. Through the Housing Credit, states can incentivize developers to build explicitly disability inclusive affordable housing that includes disability-forward features to promote community integration, health, and well-being. Housing Credit properties support new housing stock and rehabilitation of existing stock, all of which supports affordable and accessible housing to people with disabilities. In many states, developers set aside some Housing Credit units for people with disabilities, in response to state-level incentives. Some of these units also receive rental or capital funding through HUD's Section 811 program, which supports housing for people with disabilities.

### The Affordable Housing Credit Improvement Act (AHCIA, S. 1515 / H.R. 2725)

*Provisions to support Affordable Housing Development for People with Disabilities*

The AHCIA includes several provisions that make it easier to finance affordable housing through the Housing Credit.

**Expand the Housing Credit and increase the supply of accessible homes.** The Housing Credit is over-subscribed, meaning far more potential developments are submitted to receive Housing Credits than are able to be financed by the Housing Credits available. Increasing the annual Housing Credit allocation by 50 percent, phased in over two years, would finance an additional 167,000 affordable rental homes over 2025-34, providing more housing for low-income people with disabilities.

**Increase the amount of Housing Credits for developments serving extremely low-income (ELI) tenants.\*** Developing housing affordable to ELI tenants, including people with disabilities, requires significant additional subsidy because the expected rents will be too low to pay off much debt on the property. These properties often also include critically needed supportive services, adding to the cost of the development. Providing additional Housing Credits for ELI properties (if needed for financial feasibility) would allow the Housing Credit to serve more ELI households, who will disproportionately be disabled. *\*ELI households make at or below the greater of 30 percent of Area Median Income or the Federal Poverty Line.*

<sup>1</sup><https://www.census.gov/library/publications/2025/demo/p60-287.html> (see Table B-3)

<sup>2</sup><https://www.americanprogress.org/article/recognizing-addressing-housing-insecurity-disabled-renters/>

<sup>3</sup><https://www.tacinc.org/resources/priced-out/>

<sup>4</sup>[https://www.urban.org/sites/default/files/2022-10/People%20with%20Disabilities%20Living%20in%20the%20US%20Face%20Urgent%20Barriers%20to%20Housing\\_0.pdf](https://www.urban.org/sites/default/files/2022-10/People%20with%20Disabilities%20Living%20in%20the%20US%20Face%20Urgent%20Barriers%20to%20Housing_0.pdf)

<sup>5</sup>[https://web.archive.org/web/20250113192902/https://www.huduser.gov/portal/pdredge/pdr\\_edge\\_research\\_101315.html#:~:text=The%20results%20of,moderate%20mobility%20difficulties.](https://web.archive.org/web/20250113192902/https://www.huduser.gov/portal/pdredge/pdr_edge_research_101315.html#:~:text=The%20results%20of,moderate%20mobility%20difficulties.)