



## Housing

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As many as 3.5 million people are homeless in the United States during the course of a year, the Urban Institute estimates. Others scrape by in places that barely qualify as shelter: A Department of Housing and Urban Development study found 5.4 million U.S. families living in severely substandard housing, paying more than half their incomes for rent, or both.

In addition to federal programs designed to help those with disabilities achieve home ownership, public housing programs exist in Colorado to help low income and disabled citizens find adequate housing.

Section 8 is a tenant-based rental assistance program that provides vouchers or certificates to subsidize rent. Under this program, a person pays either 30 percent of his or her adjusted income, 10 percent of gross income, or the welfare assistance amount designated for housing. The certificate or voucher pays the remainder of the rent to the landlord.

Chapter 9 is a project-based rental assistance program that offers landlords an incentive to provide housing for people with disabilities by tying the subsidy to the rental building. The demand for this housing also outstrips the number of available units.

An integrated approach to mental health must include an examination of housing needs and resources for at-risk populations.