

- **Welcome to today's session!**
  - We will begin shortly. In the meantime, please complete the poll questions.
- **First time using Webex?**
  - You can communicate with other attendees or the host in the **Chat Box** and seek technical assistance if needed.
  - You can type questions about the material presented in the **Q&A** section.
- Today's webinar will be **recorded and shared publicly**. Please keep this in mind when sharing information and experiences during the webinar.



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# Housing 101: Exploring the Options

## Presenters:

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# Overview

- I. What to Consider: Identifying community based housing options for your family member
- II. Housing Models
- III. Affordable Rental Housing
- IV. Homeownership
- V. Questions



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# **WHAT TO CONSIDER: IDENTIFYING COMMUNITY BASED HOUSING OPTIONS FOR YOUR FAMILY MEMBER**

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# Support and Service Needs

- Develop a person-centered plan focusing on
  - Supports needed to transition
  - In-home support needs
  - Connecting to community
- Where will funding for supports be obtained?
  - Medicaid waiver
  - State funded supports
  - Family/in-kind supports

# Home and Community Based Services Rules

- New waiver rules enacted in March 2014
  - All states must be in compliance by 2019
- Define community settings that can receive waiver funded services
  - Integrated
  - Rights of tenancy
- States are currently creating plans for implementing new rules
  - Plans are required to have community input
  - Find out about local plans and get involved!

# Develop a Circle of Support

- Informal gathering of people who know and care about the person
- Assist with resources and problem solving
- Work with the person to invite family, friends, professionals
- Meet on a regular basis
- Benefits
  - Broad based thinking and problem solving
  - Access to more resources
  - Community of caring people who can be involved throughout the person's life

# Identify Other Housing Needs

- Setting
  - Rural?
  - Suburban?
  - City?
- Transportation
  - Public?
  - Privately acquired and funded?
  - Family?



# Environment

- Does the environment support the person?
  - Sensory needs
  - Accessibility
  - Floor plan

# Household Composition

- Who will live in the setting?
  - Will the person live alone?
  - Will the person live with family?
  - Will the person need a live-in caregiver?
  - Will the person want/need a roommate(s)?
    - Will roommate(s) also receive supports?
    - Will roommate(s) provide supports as in-kind service in lieu of rent or paid supports?

# Household Income

- Given household composition, what are the resources for paying rent/mortgage?
- Will additional funds be needed?

# Financial Resources

- Special needs trust
  - A legal vehicle that manages funds for the benefit of a person who needs some assistance in daily living
- ABLE Act
  - Savings accounts that enable eligible individuals to save for disability related expenses
  - Not yet available but coming soon!
- Family funds

# Housing Strategies: Two Key Models

- Bundled housing and services
- Housing separate from services

# Bundled Housing and Services

- Types of settings
  - Group home
  - Adult foster care
  - Assisted living
- Factors to consider
  - Housing cost is responsibility of service provider
  - Some settings may not comply with new HCBS rules
  - Choice limitations
    - Where to live
    - With whom to live
    - Who will provide supports
  - Changing service providers means the person must move

# Housing Separate from Services

- **Types of settings**

- Family home
- Rented room, apartment or house
- Homeownership
- Shared living

- **Factors to consider**

- Services are provided in the person's home
- Housing cost is responsibility of person/family
- Person chooses where and with whom to live
- More choice in who will provide supports
- Changing service providers does not disrupt housing
- Change in housing does not disrupt services (i.e. rental to homeownership)



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# **AFFORDABLE RENTAL HOUSING**

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# What is a Rent Subsidy?

- Tenant's share of the rent equals a percentage of tenant's income, generally 30%
- Tenant's share of the rent increases/decreases with any change in income
- Subsidy is paid to landlord by state or federal agency through a local housing provider such as a public housing authority

# Rental Assistance Example

Consumer's income = \$733 per month  
30% of income = \$220 per month (rent paid  
by consumer to landlord)

Apartment Cost = \$900 per month  
-Consumer share = -\$220 per month  
Subsidy = \$680 per month (subsidy  
paid to landlord by govt.)

# Project-based vs. Tenant-based Voucher Programs

- Project-based programs = rent subsidy is attached to the housing unit
  - Public housing - Elderly/Disabled housing, Family Housing
  - Private multifamily developments
- Tenant-based programs = subsidy moves with the tenant
  - Section 8 Housing Choice Voucher Program (HCV)

# Where Do I Apply for Housing Assistance?

- Public Housing Authority
- Private Multifamily Development
- State Housing Agency

# Resources

- HUD web site connects to all three types of housing providers

[http://portal.hud.gov/hudportal/HUD?src=/topics/rental\\_assistance](http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance)

- Housing Locators

<https://www.socialserve.com/>

- Section 811 PRA Program

<https://www.hudexchange.info/programs/811-pra/>

# Application Process

- Applications vary for the different housing subsidy programs
- There is no one standard application that covers all programs
- If you move after submitting an application it is your responsibility to inform the housing agency of your new address. Failure to do so can lead to being dropped from the waiting list.

# Eligibility

- Income requirements
- Age and/or Disability Requirements

# Waiting Lists and Preferences/Priorities

- Living in transitional housing
- Living in a shelter
- Living in substandard housing
- Living in an abusive situation or homeless as a result of abuse
- Displaced by fire or natural disaster
- Eviction through no fault of tenant
- Paying 50% or more of income for rent
- Displaced by public action
- Some medical emergencies
- Veterans
- Local residents (living and/or working in the jurisdiction of the PHA)
- Working households (must include people with disabilities)



# Reasonable Accommodations

- Accommodation: A change in rules policy or procedure to allow a person with a disability to participate.
- Examples:
  - Conducting a home visit to complete interview;
  - Providing alternative format for application;
  - Allowing larger unit to accommodate equipment or Personal Care Attendant (PCA)

# Reasonable Modification

- A physical modification to a unit to allow maximum independence and use.
- Examples
  - Provide a raised toilet seat
  - Install grab bars
  - Install automatic door openers

# Personal Care Attendants

- Live-in PCAs allowed
- Live-in PCAs can be screened
- Income should not be reviewed or included in rent calculation
- PCA should not be on lease
- Family members as live-in PCAs is complicated



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# HOMEOWNERSHIP

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# Impact on Services and Income

- Owning a home does not impact eligibility for SSI or SSDI
- Most Medicaid waivers do not consider a home (primary residence) an asset when qualifying for waiver services

# Resources for Homeownership

- Special Needs Trust
- Section 8 Housing Choice Vouchers for homeownership
- Special mortgage products for individuals with disabilities
  - Local or state specific

# Housing Counseling

- Usually required for special financing products
- Highly recommended for ANYONE
- Free to general public
- Can be modified for person with a disability
  - Separate/individualized sessions
  - Modified curriculum
  - Attendance with or by proxy

# Contact Information

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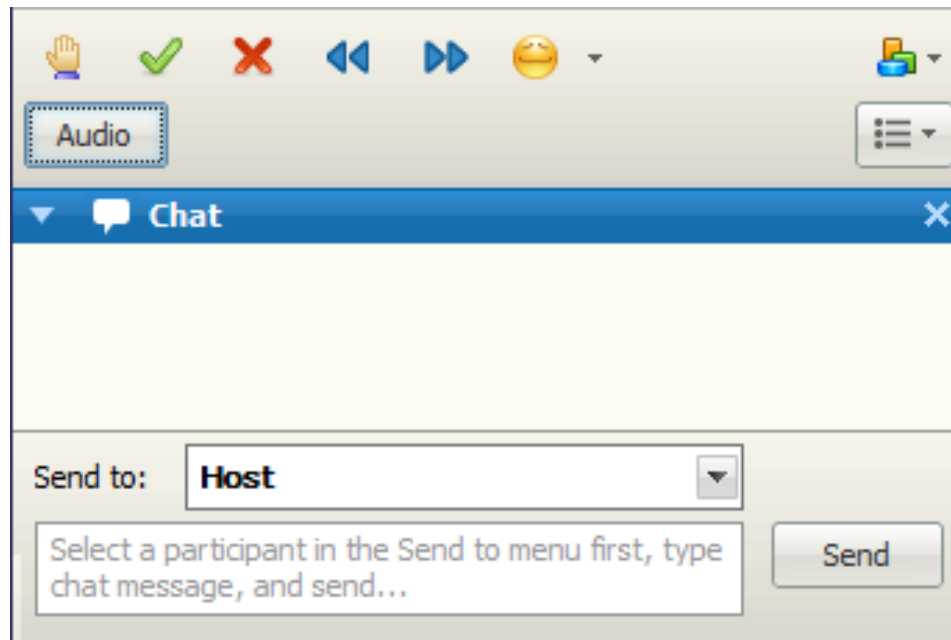
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# Questions?

Please raise your hand and we will call on you OR type your question into the chat box.





## Next Webinar:

**Tuesday, June 16, 2015, 2:00-3:00 PM Eastern**  
Future Planning Stories from Self-Advocates: Successes,  
Challenges, and How to Make Your Voice Heard

If you have any questions, please contact us at  
[futureplanning@thearc.org](mailto:futureplanning@thearc.org)