My Home

A Guide to Understanding Housing Resources that Promote Community Supported Living

A revised and expanded housing guide updated by Maura Klein and Howard Mandeville

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A Guide to Understanding Housing Resources that Promote Community Supported Living

Revised and Expanded by Maura Klein and Howard Mandeville

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This guide is an update of a housing resource guide to community-integrated housing for people with disabilities originally published in 1994. The original publication was edited by Marcie Brost.

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Details

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Additional Information

For additional information and access to resources regarding options for home ownership and community-integrated rental, contact Movin’ Out at info@movin-out.org, 608/251-4446 x 7, or toll free at 877/861-6746 x 7.
# My Home

*A Guide to Understanding Housing Resources that Promote Community Supported Living*

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INTRODUCTION

The idea of “home” is universal for humans, regardless of culture, tradition, economics, or geography. An imperative for being human is to establish our home place, find the hub of our personal safety. Home is where we locate the essence of our belonging. Home is the center point of our family connection. Our home identifies us as a part of a particular household, neighborhood, community. Home is what we hold onto as our particular pinpoint of reference on this planet as it hurls through our huge, expanding universe. Our home breathes in the outside world as our guest. Our home breathes us out into the world carrying the identity that our home bestows on us.

Disability introduces multiple vulnerabilities. Some people with disabilities may experience a challenging sense of fragility due to health or medical issues, due to restrictions to mobility, due to different ways of perceiving and engaging with the world, due to stigmatizing stereotypes, due to accommodations for their disabilities that are provided in ways that disconnect them from family, community, and home.

A key insight at the core of this manual is that success in accommodating the vulnerabilities of people with disabilities is to strengthen their hold on the place that is their home. From this fundamental notion that home fosters stability, safety, connection, and identity, this manual describes a wide range of housing options and strategies that people with disabilities, in partnership with their allies, can achieve. The manual’s examples of achieving and establishing one’s own place to live illustrate the power and possibility that adheres to our idea of “home.”

The purpose of this manual is to provide information, examples, and resources for individuals with disabilities and their allies who are working to provide affordable housing choices to people with disabilities. This scope includes families, service providers, policy makers, housing
developers, funding sources, and other interested parties.

The array of consumer preference studies, statistics on homelessness, and occupancy patterns in transitional and low-income housing projects makes it clear that there is a need for scattered-site, community-integrated, affordable housing. The development of this type of housing requires a thoughtful, long-range approach. Finding a place to live is usually left to supportive service providers who are already overworked as they attempt to provide adequate clinical and other community-based support and services. As a result, the residential arrangements created by human service providers tend to focus on clinical and operational objectives, rather than accommodating consumer preferences and choice for more normalized housing—a place the person will experience as home.

The opportunity for persons with disabilities to choose where they live should not be contingent on meeting clinical or program objectives. Residential treatment facility stays or temporary housing options should not be the default substitute for a permanent home. Recidivism rates in community-based residential facilities, shelters, turnover rates in large low-income housing projects, and waiting lists for subsidized housing already prove consumer preference for inclusive community housing options. Over and over again, people with disabilities tell all who will listen, through words or action, their preferences for housing and support services tailored to their needs and desires. The role of a person’s family and the person’s understanding of home can add a dimension to the discussion of choice and control.

People with disabilities are vulnerable to being viewed through a clinical lens that sees the person in terms of deficits and treatment needs. Our history vividly illustrates that when this point of view informs decisions about how and where people with disabilities live, the results very often do not conform with our universal notions of home.

Within these pages we examine the merit of distinguishing access to affordable housing from service provision. In the process of obtaining more community-integrated housing, people with disabilities, developers, landlords, and service providers achieve the best examples of home when they work together. If community-integrated, low-income housing is to be made available, it must be adequately supported. In a supported housing approach, people with disabilities receive individualized community support and services to help them choose, access, maintain and sustain their housing, but their access to specific housing will not be contingent on their meeting clinical or programmatic goals.

This manual presents the concept of community-integrated housing and flexible support services for people with disabilities who require home and community-based services to maintain stability and contains reference material on how to access or enhance existing affordable housing resources.
I: DEFINING THE CONCEPT

John O’Brien’s paper, Supported Living: What’s the Difference, contains engaging concepts about what supported living is, what it isn’t, and how those who support people with disabilities can implement the concept to provide care. He begins his paper with a warning: “Supported living is a simple concept in danger of being complicated until its power to help people with developmental disabilities gets lost.” He favors the following take on supportive services: “a person with a disability who requires long term, publicly funded, organized assistance allies with an agency whose role is to arrange or provide whatever assistance is necessary for the person to live in a decent and secure home of the person’s own.”

Supported Housing and Supported Living - How is Housing a Part?

Supported living should enable people, regardless of their disabilities, to live in the community where they want, with whom they want, and for as long as they want, with whatever supports they need to do that. A number of principles emanate from this broad definition.

- Individuals with disabilities are empowered to make choices and exercise control in their everyday lives, including selection of living arrangements, options to lease or own housing, selection of roommates and staff.
- Flexible and individualized (person-centered, not facility-centered) supports and services are provided.
- Housing options available to persons with disabilities represent “ordinary” housing stock, are integrated, affordable, of good quality and limited in size.
- Housing "services" are provided and paid for separately from other supports/services.
- No one is excluded from supported living because of the level of their disability.
- Both informal and formal supports are used creatively to maximize an individual's independence and to minimize agency involvement.
- Teaching and learning community skills occurs in natural settings. Supports are withdrawn or increased as needed without the person with a disability having to move.
- Funding is flexible and reflects the individual's needs and desires.

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Guiding Values

Certain guiding values are shared by many enrolled in the mental health, developmental disabilities, and physical disability fields. These values should truly "guide" us when housing and supports are developed and delivered to persons with disabilities.

A Sense of Place: Individuals, regardless of the severity of their disabilities and the challenges the disability may present to the housing and human services systems, can thrive in a place they call their own “home”.

The idea of "Home" has many individual connotations but also has some commonly accepted characteristics that apply to the homes of persons with and without disabilities. Individuals who have moved from institutional or community-based facilities, or out of their parents’ homes, have expanded our understanding of belonging, ownership, and control regarding with whom one lives and for how long, where things are arranged, and what personal possessions one collects and displays.

Adults, regardless of disability, would like to have a real say in who comes in and out of the door, when, and for what. "Home" can mean a space to have one’s own time to do as one chooses: a private place, a place of rest, comfort, quiet, fun, hospitality, social gathering and passing time. For many, home reflects who they are, how and what they value, and how they want to be remembered. Home includes atmosphere, ambiance, smells, touches, and a sense of safe haven. In our efforts to assist people with disabilities to move out of housing placements they do not control and into their own homes, we have learned that meaningful and respectful involvement of the person is the best way to insure that they will succeed in establishing a sense of place in their home.

A Sense of Support: The supports needed and desired by the individual with disabilities should be available regardless of what type of home the individual has chosen.
The most successful living situations have support which is individualized in its design and flexible in its delivery. While persons with disabilities may appear to have the same general needs for support, the systems solutions or responses that best meet those needs are tailored, unique, and personalized.

A Sense of Stability: A person’s home should be distinct from participation in particular supports or services or treatment program. Compliance with particular support provider’s rules or regulations should not be a requirement for an individual to continue living in a particular environment.

People who rely on supportive services and who truly exercise control can negotiate numerous choices for housing free of the conflicts which can result when a tenant with a disability is subject to an entity that controls occupancy of the home and also manages the supportive services. Because being both property manager and supportive services provider may concentrate too much power over a person, the supportive services provider can and should provide information and support to enable the person to search and acquire housing, negotiate leases, mitigate or problem solve issues with landlords, facilitate or mediate problems with neighbors, assist in securing rental or other ownership subsidies or loans, and assist with the design and funding of architectural improvements to make the home personally and physically accessible.

A Sense of Control and Choice: To figure out whether or not an individual has choice and exercises control over one’s home, we need to examine many features and characteristics.

From talking to consumers, we can identify aspects of life that most often make people with disabilities feel a greater sense of control over their home:

- having influential input and control over who and how personal assistance and other day to day supports are provided in their homes;
- having opportunities to express one's choices, including having access to an advocate for persons who have more significant difficulty communicating and the system has a harder time interpreting;
- having some say and providing some direction in determining the type, quantity, intensity and duration of supports one receives and the people and organizations who provide the supports and services needed;
- having access to an evaluation for and the money to obtain assistive technology to increase an individual's independence within the home and have greater autonomy; and
- having a living space which is a typical, structurally safe and architecturally accessible environment which is integrated with others in ordinary neighborhoods that other persons without disabilities consider safe and desirable to call home.

A Sense of Being Included: Because many persons with disabilities have very low income due to their reliance on Social Security, they should have equal access to subsidies from affordable housing sources to achieve their need for safe, affordable, community-integrated housing.
People with disabilities have incomes that are usually under 30% of the County Median Income or “CMI” (see Chapter III for a definition and discussion of CMI). Low income limits access to the same types of tenancy options as other people have, including the chance to have the same tenant and ownership rights, opportunities, and responsibilities as other citizens. People with disabilities and their families often report that they want service agencies or organizations available to help their choices and preferences to become a greater reality in their lives rather than determining who will live with them, where they will live and what role their family or friends will have in their lives. Affordable housing subsidies are income-based and can be direct subsidies to households, such as Section 8 rental vouchers, or indirect subsidies, exemplified by Section 42 low-income housing tax credits used by real estate developers to create rental units affordable to households with low and very low incomes.

A Sense of Community: This view of separating supports and service providers from housing offers new roles and new opportunities for service agencies. Providers can help consumers gain greater access to and participation in their communities.

Service providers can show a leadership role in expanding the vision of a community to be more inclusive by assisting consumers to make informed and responsible decisions and to provide services and supports in ways that strengthen the personal connections of community members without disabilities and those with disability labels. These new roles are more likely to develop when housing and support roles are administered separately but programmatically coordinated. When people who rely on supportive services lease or own their own homes, they need assistance tailored to provide information, instruction, and instrumental support to succeed in new roles, such as neighbors, tenants, mortgage holders, condominium association members, community members. Implicit in this approach is the need for a critical eye and attentiveness on the community and other natural or informal supports such as family, friends, neighbors and acquaintances that the individual has in their lives.

Macro-level Barriers to Community-Integrated Housing for Persons with Disabilities

There are a variety of reasons that people with disabilities experience significant problems in securing the housing they desire. Some of those problems result from the complexities of developing affordable housing, the stigma and stereotypes of persons with disabilities, and still others are more systemic. The following is a review of some of the systemic problems that complicate the achievement of people’s housing goals.

Poverty:
Many persons with disabilities lack the income and assets to acquire the type of housing they desire, furnish it and maintain it. Income and asset limitations imposed by benefit programs such as SSI and Medicaid discourage persons from saving money and complicate financial planning for families who want to assist them.

The Housing Delivery System in the United States:
The type of housing produced by the private sector often lacks accessibility and affordability for people with disabilities. Housing is not
usually designed and built to account for accessibility needs or to accommodate the delivery of supportive services in the home. There is currently no systemic way for persons with disabilities to provide input about their needs for housing that is planned and developed at the local level. There is a lack of coordination and communication between housing developers (using either private or public resources or a combination), and those who work with persons with disabilities. There are structural barriers in mortgage finance programs, such as not allowing money given as gifted down payments, difficulty selling mortgage loans on the secondary market, underwriting or credit standards, and length of time it takes for realtors and bankers to accommodate non-standard situations and inexperienced homebuyers.

Additional Barriers to Rental Housing for Persons with Disabilities:
Few physically accessible housing units exist, and even fewer are integrated into the mix of neighborhood housing. Adequate housing subsidies, such as Housing Choice Vouchers and other Section 8 rental subsidy programs administered by local housing authorities are scarce and have long waiting lists. Landlord policies on credit scores, high down payment and security deposits, reference checks, income requirements, and roommate preferences also may disproportionately screen out people with disabilities. People who need supportive services to maintain stability in the community also run into additional barriers, such as the capacity of a housing unit to accommodate good live-in support situations, lease-signing requirements, issues of competency, financial viability, and geographic considerations.

The Innovation of Consumer Choices and Control in Housing and Supports:
The nature and severity of a person’s disability influences the perception of the person, him/herself, family members and helping professionals as to the suitability of various types of housing. It is still difficult to erase the stereotype that one’s disability dictates the need for them to be assigned to a certain type of residential service delivery arrangement. Often there exists a misunderstanding by families and disability professionals that persons with disabilities will be ineligible for Social Security and Medicaid benefits programs dependent on their living situation or if they choose to own a home. Additionally, some current sources of housing finance still target and support housing that congregates and separates people based on disability and dependence on supportive services.
Summary
In a supported housing approach, all housing types may be possibilities. Housing is selected or intentionally developed based on the preferences of people who will live there. This may include apartments, single-family homes, duplexes, or manufactured homes. The options may include condominium, co-op, co-housing, or rental options, as well as homeownership.

People with disabilities may choose to live together. Some may prefer this option as a way of supporting each other or to “build community.” However, based on data from consumer preference study research, when given a choice, 60%-70% of people with disabilities would not have a potential housemate’s disability characteristics determine who they would choose to live with. The results of these studies indicate that most people with disabilities, if they choose to share their home with someone, prefer to live with a friend, a romantic partner, a spouse or a family member.
II: HOUSING STRATEGIES FOR PERSONS WITH DISABILITIES

Suggested issues to explore when deciding to create supported housing in your area.

So now that you are sold on the idea of pursuing supportive housing for people with disabilities in your area, you want to know what to do next, right? This section explores issues to consider when deciding to create supported housing in your area. We have also included a few examples of innovative approaches toward supported housing being utilized by different systems in Wisconsin and around the country.

1. The first step in providing any type of housing is to find out what the people who may live in the housing need and want.

This step includes getting information about the type of housing, what location, housing costs, types of tenancy are preferred. While it may seem obvious to consult people who need housing about their own preferences, many community service systems are unsure about how to approach the subject effectively. Consumers themselves may not be involved in a discussion about housing preferences (in lieu of the opinions of their guardians or families), or they may be asked in a manner which limits their choice of answers (for example, presenting a choice between “open beds” available in two licensed residential facilities). For a more accurate reflection of household’s preferences and desires, the discussion should include as many choices in housing types as possible. Without this information, the person does not have all the information he or she needs in order to make a fully-informed choice about where and how to live in the community.

One method of identifying the housing needs of consumers with disabilities and assisting them in meeting those needs is implementing a market research study. Effective market research measures both the demand for housing and the supply of housing to meet the demand. Market research can determine what type of housing currently exists in adequate supply, how many units of various types of housing are needed to meet the demand, and what the residents are able to pay for that housing. This information is useful to both housing and human service providers if they aim to collaborate on providing supported housing and supported living. While this manual is not intended to provide in-depth information on conducting a consumer housing preference study, there are many resources available which describe the techniques used to carry out this type of study.

The information gathered through a consumer housing preference study shapes the subsequent research needed to measure the supply of what exists in the community to meet the needs. This type of research is ordinarily conducted by housing developers and often referred to as a community housing needs assessment. A community housing needs assessment is a broad-based survey of the housing needs in the community. With the information from the consumer housing preference study, the community housing needs assessment can be more sharply focused in terms of location, cost, amenities, types of tenancy and any other necessary qualifiers. The community housing needs assessment is often
accomplished through the following methods: 1) Interviews with interested community leaders such as lenders, real estate brokers and political leaders; 2) surveys of those who develop and operate housing; and 3) the collection of statistical data such as census information and existing housing studies. This information is combined to form a picture of the housing supply as well as to build support for the development of additional affordable housing. The results of this survey can then be used to determine the development strategy of low-income housing in the area by the desired number, type and location of units needed.

After this information has been collected, studied and organized, conclusions can be made about the existing supply and demand. While carrying out these steps, additional benefits are created or enhanced including relationship building with others who develop and operate the type of housing being sought. Also, a message about what kinds of housing consumers want is being conveyed to the lenders and developers. These relationships between service providers and housing providers are the foundation of a housing network which can help expand housing choices for consumers with disabilities in the future.

2. **Looking for Housing Partners: The first place to look for help in meeting housing needs in the community are non-profit housing developers.**

Non-profit developers are in the business of addressing the housing needs of lower-income people. To do this, they develop plans and apply for funds to make housing affordable to their target market. It is well worth the investment of time by human service staff to develop relationships with non-profit developers to help them understand the housing needs of consumers with disabilities. Often non-profit developers are willing to undertake projects which for-profit companies cannot. In addition to their mission being aimed to assist lower-income people in meeting their needs, non-profit developers have access to state and federal funding to help pay for the cost of developing and operating housing. Additionally, many local non-profit agencies have access to technical assistance from other housing experts to undertake large or complex projects.

Some examples of housing initiatives by non-profit developers include:

- Developing and operating community-integrated multi-family rental housing, often in partnership with private real estate developers and property management corporations.
- Operating programs which provide short-term rent assistance, first and last month’s rent and security deposits;
- Providing housing counseling, information, and down payment assistance for home purchase;
- Accessing utility funding for weatherization, providing assistance with utility bills and installing new heating and cooling equipment;
- Providing accessibility improvements, such as installing a ramp, remodeling bathrooms and other accommodations;
- Operating lease-purchase and other financing programs for home purchase or multi-family production; and
- Developing new or rebuilding existing
single-family housing and making it available as owner-occupied or rental housing.

3. **Accessing the Existing Supply:** Accessing existing housing is the least expensive, easiest, and best way to assist consumers who have low incomes and disabilities to live in safe and affordable housing.

   The soundest approach to solving any housing problem is to begin with the most simple, least expensive solution and only, if necessary, use more complicated options. With that in mind, the preferred (and easiest) strategy in providing housing is to make use of existing housing. The first step in assessing the housing available to people with disabilities is to gather information on the existing housing supply in the community. If a community housing needs assessment or other more formal market survey is not available, one way to find out about the supply of existing affordable rental housing is to contact the local Public Housing Authority. Housing authority personnel can tell you about public housing that the housing authority operates and the rental subsidy programs they administer.

   The Wisconsin Housing and Economic Development Authority (WHEDA) recently launched **WI Housing Search**, an internet-based exchange that allows prospective renters to search for housing posted by landlords with units for rent. Information on affordability and accessibility is highlighted. The site is [www.WIHousingSearch.org](http://www.WIHousingSearch.org).

   WHEDA also has another source of information on rental housing. WHEDA keeps a listing of assisted units in Wisconsin listed by county that identifies any unit with state or federally assisted mortgages. In addition, WHEDA maintains records of units funded by the Low-Income Housing Tax Credit Program (LIHTC) which imposes rent controls on units it finances. These lists can be accessed at the WHEDA website ([www.wheda.com](http://www.wheda.com)) and the operators of the housing can be contacted to determine availability. Many of these projects have units designated as accessible units, and operators of these developments prefer people with disabilities to occupy the units.

   It is almost universal in the process of market research of existing housing supply to discover people who rely on public benefits cannot afford the types of housing they need and want because of very limited incomes. If there are vacant units within the community that consumers want but are too expensive, the next priority is to work on ways to make the units affordable. This is accomplished primarily through the provision of housing subsidies or increasing available income. Here again, your relationship with the local Public Housing Authority or non-profit housing agency can be very useful since they could apply for resources to assist in rental subsidies. Specific examples of strategies designed to meet these needs locally and how to carry them out are covered in later chapters.
4. **Stimulating the Creation of New Housing:**

It is common to find that there is an inadequate supply of the kind of affordable housing needed and wanted by people with low incomes. If this is the case in your community, it is important for service providers, people with disabilities, families, and advocates to stimulate the development of additional housing units that are affordable. It’s common that those with the greatest housing needs have the fewest choices and the most complex housing problems. If, after conducting a consumer preference study and community housing needs assessment, this proves to be the case in your community, the next step is to identify someone in the community who is in the housing business and can be persuaded to be interested in creating the housing needed.

Over the years and in many communities, residential service provider organizations have themselves developed housing units. Service-providing organizations with large commitments to specialized residential real estate are recognizing that current long term support systems—the funders of residential support services—increasingly exclude housing operations and debt service from funding formulas.

In this environment, service providers may be responsive to requests that they join in advocacy for the development of affordable housing by housing experts rather than take up the responsibility of financing new development on their own. This approach can enable service providers to continue to develop excellent support services for people with disabilities, but not become burdened with the specialized complexities of financing and operating multi-family rental housing.

The non-profit developer is likely to have the mission to assist you in the area of housing, but for-profit developers can play an important role as well. When approaching non-profit or for-profit housing developers, the information collected about consumers’ housing preferences and community housing needs assessment represents a valuable resource to those in the housing business. This data is considered a potential “market” for the housing units produced by both for-profit and non-profit housing developers. Often advocates for low-income people with disabilities overlook that their constituents represent a market which can be a business opportunity for housing developers under the right circumstances with the appropriate partnership. However, some developers may have questions about their capacity to provide housing units for consumers with disabilities.

When human services staff approach housing developers, they should be conscious of the likely concerns developers have regarding who lives in their units (whether tenants will pay their rent on time, property damage, disruption to neighbors, etc.) and should be ready to discuss how these issues can be handled with adequate community supports in place. Some possible ways of offering assurances to housing developers could be to arrange access to security deposits and/or rental subsidies in exchange for a certain number of units set aside for consumers with disabilities. For example, if a county or community mental health agency is able to deliver community support services, a Public Housing Authorities (PHA) may be willing to “set-aside” Housing Choice Vouchers for people who are homeless and have mental illness. A non-profit long term care service...
provider or a non-profit housing agency could apply to the State Division of Housing or a local unit of government for HOME funds to finance an interim rental subsidy program which could pay rent for up to two years or provide security deposits.

Other strategies to increase a developer's interest and willingness include verbal or written assurances from human service agencies that needed support and services will be provided and supplying references from other operators of housing whose experiences have been favorable. The housing business is a people business and the personal contacts which are developed over time by service agencies staff can be very helpful. Although a housing "network" can more easily be developed by assigning a specific staff person (i.e., housing coordinator) to work with housing developers and operators, human service agencies do not always have that capacity.

5. Examples Of Strategies Used To Create Affordable Housing for Consumers with Disabilities:

The following examples are intended to illustrate some ways communities are approaching this problem for persons with disabilities. In each of these examples, housing problems have been identified and a local response designed to address the problem has been created. While these examples offer ideas on how to solve housing problems, each community is different in some way and each consumer's needs are different.

The Thresholds Program, Rhode Island:
Rhode Island Housing administers the Thresholds Program on behalf of the Rhode Island Department of Behavioral Healthcare, Developmental Disabilities and Hospitals (BHDDH). The formation of this agency resulted from an initiative of the Rhode Island Division of Mental Health's Office of Community Support Services in partnership with consumers, family members, mental health service providers, and housing developers. The coalition developed a housing mission statement emphasizing the belief that housing should not be contingent upon receiving mental health services. They have the belief that scattered-site housing is ideal and that working in partnership with professional housing developers is the most cost-effective way to develop the greatest number of housing units.

By forming a separate non-profit agency to develop housing, they were able to:
- Respond quickly to market opportunities through their subsidiary, Thresholds, Inc., in contrast to the State's cumbersome purchasing process;
- Create a structural separation between the provision of mental health services and the development of housing; and
- Provide a single entity with the opportunity to develop consistent relations with the housing development community and to acquire sophisticated expertise in the creation of new housing.

The Thresholds Program works with local housing non-profits in their development projects. They feel that non-profits have long-term commitments to their communities and are skilled at discovering subsidies and financing packages to help keep housing affordable well into the future. The Thresholds Program funds
its operations from a supported housing demonstration grant from the National Institute of Mental Health and utilizes Rhode Island State bonding authority to provide capital development money. This allows the Thresholds Program to act as a partner with local non-profit housing developers and to provide technical assistance to Rhode Island’s Community Mental Health Centers to implement outreach and support services to consumers through continuous treatment teams. It is important to note that the Thresholds Program does not directly operate support services, nor does it own or manage property.

**Housing Initiatives, Inc., Wisconsin:**
Housing Initiatives, Inc. is a free-standing organization dedicated to securing financial resources for developing new housing and operating an interim rental subsidy program for mental health consumers. The agency has adopted a supported housing model in which housing is separated from mental health service provision. Since 1993, Housing Initiatives, Inc. has managed a state mental health block grant to create a non-profit housing resource corporation. Through these efforts, individualized housing can more effectively be accessed, as well as separated from the clinical goals of service providers. Housing Initiatives secures and retains scattered-site housing for mental health consumers which will not disappear if they become periodically hospitalized. Housing Initiatives is a 501(c)(3) non-profit corporation and has obtained status as a Community Housing Development Organization or CHDO by both the State of Wisconsin and the City of Madison. This CHDO status gives Housing Initiatives, Inc. access to development capital and technical assistance under the Federal HOME program. Housing Initiatives, Inc. has also received some operational funding from the City of Madison Community Developmental Authority, and houses a number of tenants through Housing Choice Vouchers (some vouchers from the City of Madison, some from HUD-VASH).

Currently, Housing Initiatives, Inc. owns 94 units in Madison and Dane County, Wisconsin, and leases these and an additional 50 units to tenants with mental illness. In 1995, Housing Initiatives, Inc. secured its first Shelter Plus Care (S+C) grant. Housing was provided for thirty-nine clients that first year, and of those thirty-nine from the first year, five clients are still housed by Housing Initiatives, Inc. today. Housing Initiatives currently maintains a 90%+ retention rate over the last twelve months, making it one of the most successful S+C programs in the nation.

**Movin’ Out, Inc., Wisconsin:**
Movin’ Out was created in 1992 by a group of parents seeking alternatives to group homes and other segregated facilities for their adult children with permanent disabilities. They envisioned their sons and daughters living in their own homes in real neighborhoods. They spent almost two years talking with housing and disability-related agencies around the state seeking a place to locate a housing counseling program for people with disabilities. Finding no agency to assist them, they created one and Movin’ Out was incorporated in 1995. The new organization secured seed funds from the Fannie Mae Foundation, Dane County Human Services, and the State Division of Housing. Movin’ Out hired its first housing counselor late in 1997, secured donated supplies, and located office space donated by another housing organization.
Movin’ Out grew from one staff member in 1997 to its current staff of nine. In 1998 Movin’ Out had an operating budget of less than $100,000 and had no gap financing funds to award. Currently the Movin’ Out’s operating budget exceeds $1 million and its balance sheet tops $13 million.

**Information & Assistance:** Movin’ Out, Inc. is a certified HUD housing counseling organization providing information, assistance, and education on a wide range of housing issues including home ownership, rental, rehab, fair housing, and accessibility modifications to Wisconsin households that include a family member with a permanent disability.

**Housing Plan:** Movin’ Out, working with public and private resources, helps low-income households who qualify for our programs to plan for long-term housing solutions for people with disabilities by providing home buyer education, planning for successful rental tenancy, tailored housing counseling, and an individualized housing plan.

**Home Ownership:** Living in 67 of Wisconsin’s 72 counties, more than 1,200 Movin’ Out homeowners have succeeded in purchasing and sustaining homes of their own. In addition to housing information and planning, Movin’ Out administers down payment assistance in the form of deferred loans, some that are forgiven after a period of successful home ownership. Movin’ Out stays in touch with home owners by providing information on an array of home owner concerns. For home owners in south central Wisconsin, Movin’ Out offers forgivable rehab loans to home owners who want to make their homes safer, sounder, and more accessible.

**Community-integrated Rental Housing:** Home ownership isn’t the housing answer for everyone. Sometimes, finding a way to sustain affordable rental housing may be the best solution. 176 households that include tenants with disabilities occupy safe and affordable homes integrated into ordinary neighborhoods in 10 Wisconsin communities. Movin’ Out owns and operates community-integrated, barrier-free rental housing, some in partnership with other developers.

**Community-integrated Housing Development:** Movin’ Out partners with real estate developers to develop housing that includes some units marketed to people with disabilities. Movin’ Out is a certified Community Housing Development Organization (CHDO) for the state of Wisconsin and several local jurisdictions. Movin’ Out real estate development is financed by affordable housing programs administered by state and local HOME and CDBG jurisdictions, Section 42 tax credit financing through WHEDA, Affordable Housing Program funds from the Federal Home Loan Bank Chicago, as well as financing from banking partners such as BMO Harris, Bank Mutual, Forward Community Investments, and IFF.

Who is eligible for assistance from Movin’ Out?

**Income status:** Movin’ Out, Inc. home owner and rental programs target low income households. The income threshold varies from program to program. Housing counselors assist in verifying income qualifications.

**Disability Status:** Movin’ Out, Inc. helps households with an adult or child who has a permanent developmental, physical, sensory, medical or mental health disabilities or a combination of impairments. Applicants verify permanent disability with an award letter for
SSI or Social Security Disability benefits or verification by a medical professional.

**Other eligibility factors:** Movin' Out down payment assistance programs target first-time home-buyers.

### 6. Types of Supported Housing

The Wisconsin Guardian Mentor Program describes different types of supported housing and the benefits they may offer for people with disabilities. Excerpts from this section are from *A Guardian's Guidebook to Community Residential Services*, a publication of The Wisconsin Guardian Mentor Program.²

“So let’s take a step back for a moment and take a look at the current models of community residential services available in the community. Some people think the options for community residential services are group homes or apartments with strangers, but in reality there are a variety of types of housing and staffing arrangements available. By thoroughly exploring the options, you will be able to compare the differences between the models and identify the model that may work best for you or the person you are working with. In addition, it is advisable to start by thinking about the person first, rather than the place. In other words, start by considering what you know about the person, and what this tells you about the kind of living arrangement that would work best for him or her. Then, help with pursuing this kind of arrangement once the considerations are known.

Here are a few areas to consider:

- Residential Staffing/Support Arrangements
- Housemate Compatibility
- Accessibility Needs
- Geographic Location
- Access to Medical & Dental Care, and Other Health-Related Services
- Access to Community Life and Important Relationships
- Other Important Considerations

The models described in this section were first created to meet the unique needs of a specific individual. Then, when it became clear the model was working well, others began using it. But it all began by thinking about a specific person and imagining the living arrangement that would work best for that person. The three “general” models described below are routinely individualized and customized for each person being supported.

#### 1. Adult Family Homes (AFH)

1-2 Person AFH: In this small, individualized model, the person lives in the home of an individual, couple or family who are trained to provide the person’s residential care and support. Normally, 1 to 2 people with disabilities live in the home.

1-2 Person AFH model works well when:

- There is a good match in terms of personality and sociability between the individual and the provider.
- The individual responds positively to being part of a family, a family atmosphere, and a family way of life and responds most positively to living in a typical family home environment.
- The individual does not do well living with a number of other people with disabilities for some reason.

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3-4 Person AFH: In this model, the individual usually lives in a single-family home, duplex, or condo. The staff provides 24 hour support and is there whenever the residents are at home. The staff also support the residents when they are taking part in community activities, going on vacation, and pursuing relationships that are important to the residents. Normally, in this model an individual shares the home with 2-3 other people with disabilities who need similar levels of care and support.

3-4 Person AFH model works well when:
- There is a good match in terms of personality and sociability between the individual residents, the provider staff, and available programs.
- The individual responds positively to being part of a small group of people receiving support, and can still get the individual attention that they need.
- The individual does not respond well to living with people that have a wide range of non-similar disabilities.

2. Community-Based Residential Facility (CBRF)
In this model, the person lives in a larger facility that has 5 to 8 people with disabilities living there. The property is owned by the residential agency providing the care and support staff. If the people need 24-hour support, the staff is there whenever the people are at home. The staff also supports the residents when they take part in community activities, go on vacation, and pursue relationships that are important to the person.

Differences between the CBRF living model and the other living models:
- The main difference between CBRF’s and the other living models is the number of residents that are supported within the facility.
- The CBRF also provides staff expertise, such as having nurses available in order to provide for the complex care needs of the residents. CBRF staff members are scheduled to meet the needs of the residents. In the CBRF, the home is provided by the residential agency. As with the 3 to 4 person AFH model, as long as the person is satisfied with the residential agency and their support, they can feel comfortable living in the home.

The CBRF model works well when:
- As in the other living models, there are available programs for the residents so they have the opportunity to interact and respond to others and receive individual attention.
- The individual responds well to living with a group of other people with disabilities.
- The location of the CBRF is ideal for the individual and is in a place where it is convenient to the other services and support required by the individual.

3. Supported Living
In this model, the person lives in a single-family home, duplex, condo, or apartment with visiting support staff or a mix of visiting and live-in support staff. If a person needs 24-hour support, staff is there whenever the person is at home. The staff supports the person and their housemates to take part in community activities, go on vacation, and pursue relationships that are important to the person. In this model, a person can share the home with 1-2 other people with disabilities who also need the same level of care and support in order to help with affordability.

Differences between the Supported Living Model and the AFH/CBRF Models:
- In the Supported Living Model, the person lives in a home that they rent or own. The home is not owned by the provider of care and support. If a change in who provides the care and support...
support for the resident is needed, the person does not have to move.

- The Supported Living Model is more like an adult living situation, where a few adults share a home or apartment. The adults living there feel that the home is theirs, rather than feeling that they are living in someone else’s home.
- In the Supported Living Model, the people with disabilities sharing the home are the primary focus of the household, rather than the family. When staff is there, they are focused solely on supporting the people with disabilities to do what they want and need to do.
- Where a number of people have to be supported in close proximity, the supported living model offers the option of a duplex arrangement, where a team of staff are shared by the people with disabilities who live on either side of the duplex, instead of all of those folks with disabilities having to live in one big home.

Supported Living Works Well When:

- The person responds most positively to living in a typical home or apartment environment.
- The person does not do well or prefers not to live with other people with disabilities.
- The person will do better living with one or two other people with disabilities, rather than in a family-style arrangement.
- There is a desire to ensure that if a change in residential agency is necessary at some point, this change can be made without requiring the person to move.
- There is a desire for the person, or a guardian or family member, to own the home that the person lives in, so that long-term stable housing is available.

Checklist for Evaluating Potential Community Residential Options:

If your role is a guardian in the transition planning and placement decision-making process, you as guardian, not only have a vital legally sanctioned role in the person’s life—you also have an important and meaningful relationship with the person. You can and should be involved in planning processes for the person you care about. Your knowledge of the person is very important in helping others involved to design a successful support arrangement, so you are serving the person’s best interests by becoming involved in the process. Sometimes guardians feel left out of the process. Sometimes they feel like they don’t know as much as the service providers, so they feel they should take a back seat, but you have a long term, committed relationship with the person and can help their voice be heard. You can help build the relationships and support system that will sustain them and ensure they have a happy and meaningful life, wherever they may reside.

Consider using the “Housing Wish List” checklist in the appendix to ensure you find out all critical information you need to know about a potential community residential placement. Take this checklist along when you visit a potential placement so you can use it as a guide for interviewing the residential provider staff and taking notes on what you learn. Make copies so you can use one for each potential placement that you visit. Remember, you should be given more than one option! If you aren’t offered more than one option, ask to see other options!”
III. THE DYNAMICS OF FINANCING AFFORDABLE HOUSING

Why is it so difficult for people with disabilities to find affordable housing? Why is financing the development and operation of housing which is affordable to people with low incomes so complicated? The following discussion explores these questions by presenting the basic concepts of financing affordable housing. You can apply the concepts to the situation in your area by using local costs and incomes. These basic concepts can be applied to both homeownership and rental housing options and to individuals as well as families who have a member with a disability.

i. What is County Median Income, or “CMI”?  

The amount of money available for developing and operating housing for low-income individuals and families is largely based upon the amount of rent or house payment which households can afford to pay. A widely-used standard of housing affordability is that total monthly housing costs should be about 30% of the household’s adjusted gross income. Another standard often used in housing development is called household median income. Median is the amount of income where ½ of area households earn more and ½ of households earn less than this amount. County Median Income or “CMI” is an affordability standard often used in Wisconsin, where the median income by area will be different depending on which county you live in. Because there is a difference in these two household income standards, please keep these definitions distinct as you read about the dynamics of affordable housing finance.

ii. Consumer income and the need for rental assistance.

*Priced Out in 2012: The Housing Crisis for People with Disabilities* is the biennial study of the daunting housing affordability dilemma faced by people with disabilities. It’s co-authored by the Consortium for Citizens with Disabilities Housing Task Force and the Technical Assistance Collaborative. According to the most recent data:

In 2012 in Wisconsin, a person with a disability received SSI benefits equal to $782 per month. Statewide, this income was equal to 20.1% of the area median income. A person with a disability receiving SSI would have to pay 63% of their monthly income to rent an efficiency unit and 75% of their monthly income for a one-bedroom unit.

Within Wisconsin’s federally defined housing market areas the cost of a one-bedroom rental unit ranged from a low of 63% of SSI payments in the Wausau housing market area to a high of 94% in the Minneapolis/St. Paul/Bloomington.

A person with a disability receiving SSI payments in Wisconsin had income equivalent to an hourly wage of $4.37, $2.88 less than the federal minimum wage of $7.25. In 2010, a person had to earn $12.07 per hour to be able to afford a one-bedroom rental unit based on HUD’s Fair Market Rent.”

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The national average rent for a modest one-bedroom rental unit was $758, equal to 104% of the national average monthly income of a one-person SSI household. This finding confirms that in 2012, it was virtually impossible for a single adult receiving SSI to afford rental housing in the community unless they had some type of permanent rental subsidy. ‘This study makes it crystal clear why vulnerable people with disabilities become homeless or are unable to move out of high-cost institutional settings,’ said Ann O’Hara of the Technical Assistance Collaborative, who co-authored the study. Waiting lists for subsidized housing continue to grow as does the rise in the homeless population, particularly people with disabilities. People with disabilities often end up living in restrictive settings, such as nursing homes or board and care facilities, in order to avoid becoming homeless according to O’Hara. ‘We have a long history in this country of relying on high-cost institutions and other segregated facilities to provide housing and support services for people with disabilities,’ O'Hara stated, ‘Numerous studies have shown that it costs less for people to live in the community, but a federal housing subsidy, such as a HUD Housing Choice Voucher, is essential because rents are so expensive.’

The primary response to resolving this dilemma has been the use of housing subsidies. Rental assistance needed to make the apartment affordable has historically been tenant-based (like the Housing Choice Vouchers), as opposed to project-based (such as public housing high-rises). There are other sources of rental assistance which exist, including programs through the State Division of Housing like the HOME Program and rental assistance through USDA Rural Development. Some of these programs are described below, and more information can be found online.

iii. An overview of housing financing mechanisms for affordable housing:

The purpose of this section of the manual is to provide an overview of housing finance for affordable housing. It is important for service providers and consumers to have a good understanding of the financial resources needed for housing development, acquisition and operation. This section will provide information about different kinds of money, how it is used, where to obtain it and who is eligible.

**Financial Resources Used in Developing Affordable Housing:**

One essential ingredient in the development of housing is finding the financing necessary to pay the costs of producing the housing.

Money can be used to finance housing in four basic ways:

1. Money can be lent.
2. Money can be invested.
3. Money can be used as a guarantee of the repayment of a loan or the return on an investment.
4. Money can be given to an individual or a housing project as a grant.

Different lenders, investors and funding sources want to take different kinds of risks and have different expectations regarding a return for their loan, investment, guarantee or grant. There are also different kinds of money that must be available during the development process at different times. The following is a brief explanation of different types of financing required.
Predevelopment loans pay for the expenses of planning the project and getting it ready for construction. This part of the process provides enough answers for a construction lender to be willing to risk lending money on it. Predevelopment loans are the highest risk loans because the money is already spent by the time the sponsor finds out whether the project is feasible. These loans are not secured, because predevelopment expenses do not produce anything of value that the lender can sell to get the money back. Housing developers may use their own equity reserves to cover pre-development costs as conventional lending for this purpose is scarce and expensive.

Construction loans pay for the initial construction costs. Usually, a source of permanent financing must be identified before a lender will make a construction loan, but this is not always the case. Some special purpose or unconventional construction lenders may invest in a project as soon as it appears to be feasible, or when some, but not all, of the permanent financing is committed.

Bridge loans are needed if the project will not be ready for permanent financing when construction is completed. That may happen when a sponsor is doing a multi-stage project, like smaller scattered-site buildings, and needs to assemble them all before closing the permanent mortgage loan. Some sources of permanent financing have minimum loan amounts. In other cases, a permanent mortgage lender may want to see the project operate for some period before making their loan to be sure the sponsor has management capability. The construction lender may be willing to roll over the construction loan into a bridge loan, but usually not for a very long term.

Permanent mortgage loans are the project's basic financing. They are repaid with the operating income from a rental housing project, or the mortgage of a family in an owner-occupied home. In most affordable housing projects, a permanent mortgage loan can only offset part of the actual development cost. The lender's risk in a permanent mortgage loan is not getting all of the money back. That outcome can result from higher operating costs than expected and depleted reserves. In many affordable housing projects, there may also be additional risk if the project is located where the neighborhood market is depressed. This is a critical reason why an appraisal is so important to the lender. There is often a tug of war between the borrower and the lender over the value of the project and over what percentage of value the loan will represent. The borrower may want the lender to assume that market value will increase over time because of improvements in the neighborhood, while the lender will want to keep the loan amount low, or request another party assume that part of the risk.

Credit enhancement is another way of saying that whoever provides the permanent mortgage financing does not want to rely on just the income from the project to get their money back. They want someone else to stand behind the project, to enhance its credit worthiness. Mortgage insurance is a kind of credit enhancement, as are various kinds of loan guarantees.

Gap financing pays for the project development costs that can't be carried by a permanent mortgage loan, because the project can't
produce enough income to pay back a large enough loan or, in the case of home-ownership the owner cannot afford the total cost of the loan at conventional interest rates. Gap financing is a subsidy to be used after a project secures loans at market interest rates. Types of gap financing include grants, low interest amortized loans, and deferred payment loans. Low interest loans help make the project more feasible because the debt is repaid in regular payments, but in smaller amounts so developers can borrow part of the development cost but carry the loan with a smaller part of the income.

**Syndication** is another kind of gap financing. It allows investors to make capital available to the project without getting most of the return on their investment from the project. Instead, they get part or all of their return from tax benefits.

**Deferred payment loans** postpone repayment until some future date when the project has repaid part of the principal on the primary mortgage. Rental income may also have increased because of cost-of-living adjustments and increases in operating expenses that may not have absorbed all of the additional revenue. This can create some extra revenue that will support new debt. At that point, the project can be refinanced to pay off the deferred payment loan. Some projects build up a "sinking fund" from the operating income, to enable them to pay back the loan when it comes due. That is a good choice because the project may invest the sinking fund in the meantime. If the interest rate earned is higher than the interest rate accruing on the deferred payment loan, the project could come out ahead. Loans that are partly amortized and partly deferred are also available. These are better for the lender, but not as beneficial for the project in terms of demands on the operating income.

If sources of gap financing expect to be repaid, they have to worry about risks, just as the first mortgage lender must. Usually, if the project can afford to carry total financing greater than the appraised value, it is the gap lenders who are asked to carry that risk. When there is more than one gap lender, there are also different levels of risk. One of them is in a second mortgage position, another is in third, and so forth. That means if the project gets in serious trouble and there is a foreclosure, the lenders get in line to get their money. If there is not enough when the project is sold or refinanced, some lenders may lose their money.

Federal tax benefits are created primarily through Section 42 Low Income Housing Tax Credits, which provide a dollar-for-dollar offset against tax liability annually for ten years. The credit level is set for each project to provide a maximum present value of 70% of construction or rehabilitation costs included in the eligible basis (essentially, the original cost of the project). A lower credit amount is provided for property acquisition costs, or for project costs financed by federally subsidized loans. The credit amount which can be used by an individual investor is limited, but most kinds of corporate investors can use an unlimited amount of tax credits.

Tax benefits also result from depreciation and other expense deductions. Deductions are treated as "passive losses" for individual investors, and may be used only to reduce tax liability on "passive income," such as cash flow from rental housing. However, corporate investors in lower-income housing are
exempted from passive loss restrictions, and can use deductions to reduce taxable income from any source.

When a project is using syndication as gap financing, it may also need another kind of loan. Often, investors want to put their money into the project over time corresponding to the annual tax benefits they earn, rather than all at once, yet the project may need all of the equity money up front to pay for construction. Under this scenario, the developer then needs to borrow against future payments of equity. This step is done with another type of bridge loan, a loan that is repaid as the investors put their money into the project. There is some risk involved for the lender because the investors may not be able to make their payments later.

**Operating subsidies or rental subsidies** are the final form of financing. They simply pay part of what it costs to operate the project. Some subsidies are designed to pay part of the mortgage debt while others are used to pay part of the total operating expenses, without being tied to debt versus other costs. If there are operating subsidies, the project can carry more debt or use more expensive money or, alternatively, can make the best deal possible for the financing, and then reach lower-income people because somebody else pays part of the rent. The single largest source of operating subsidy is the Department of Housing and Urban Development’s Housing Choice Voucher Program.

**Where to Find the Money:**

Not only is it important to understand about how different kinds of money are used but it is also important to understand where developers apply for and secure these different sources of funds. To obtain conventional financing for the development of housing, working with local lenders is the best avenue. If you or the consumer have an established relationship with a lender it may be useful to approach them first to explore ways they can work with you in any project you might become interested in.

Three agencies deliver housing policy, programs and public funding at the federal level: U.S. Department of Housing and Urban Development (HUD), the Departments of Veterans Affairs (DVA), and USDA Rural Development (USDA RurDev). These agencies work with lenders, developers, builders, non-profit organizations and state and local governments.

At the State level, there are four key entities which impact the housing industry directly:

1. The Governor who sets the tone for the state’s housing policy and funding priorities;

2. The Legislature, which establishes housing codes and standards for enforcement;

3. The Department of Administration, answerable to the Governor, and one of the two major housing funders of state public housing money, through its Division of Housing;

4. Wisconsin Housing and Economic Development Authority (WHEDA), is an independent authority, not a state agency, whose leadership is appointed by the Governor.
IV: LEARNING ABOUT RENT SUBSIDY PROGRAMS

In the previous chapter, the concept of rental assistance was introduced and, in this chapter, we will discuss a few of these programs with a little more depth. This information is useful in navigating the world of public housing and housing assistance programs. It is also important for service providers, advocates, guardians, families and consumers to develop an understanding of these programs so good working relationships can be established with those who operate these programs.

i. A brief description of how rental assistance programs work.

There are essentially two types of subsidized rental assistance:

1. **Project based**: The development project is the recipient of the subsidy and uses it to underwrite lower rents. Where a specific building or specific units within a unit receive subsidy and a person must live in the building or that specific unit in order to receive assistance with rent. Federal public housing high-rises are typical examples of project-based rental assistance. However, housing authorities may also assign project-based vouchers to private developments that foster mixed-income tenancy.

2. **Tenant based**: The tenant is the recipient of the subsidy. The subsidy is tied to the person, so that the subsidy is portable and can be moved from unit to unit within program limits. The Housing Choice Voucher program (also known as Section 8) is the most familiar example of tenant-based rental assistance.

Subsidies can be managed by cities, counties, tribes, non-profit housing agencies, Public Housing Authorities (PHAs) and the state housing finance agency, but it is important to know what type of subsidy you are looking for in order to know where to find it. As mentioned previously, Wisconsin has one state housing finance agency, Wisconsin Housing and Economic Development Authority (WHEDA). WHEDA contracts with third-party public housing agencies for management of the Housing Choice Voucher program in 37 counties, writes an “Administrative Plan” which dictates the policies and procedures in those areas, and manages the Section 42 Low-Income Housing Tax Credit program and many other homebuyer incentive programs. The PHAs apply to HUD annually for additional funding on a competitive basis. If the community does not have a city or county Public Housing Authority, the state housing authority, WHEDA, is the designated administrative entity responsible for obtaining Housing Choice Voucher subsidies. WHEDA contracts with local agencies such as a private non-profit or for-profit property management company to administer the program at the local level.

In rural areas, USDA Rural Development may be involved in administration of these very same funds from HUD. Since not every city in Wisconsin has a housing authority, Wisconsin has a “balance of state” system for the Housing Choice Voucher Program. This means that only one Public Housing Authority has jurisdiction to operate the Housing Choice Voucher Program in a given area. There are 125 Public Housing Authorities throughout the state, which vary in size and program organization. They operate...
independently from one another and independently from WHEDA. In addition, there are 11 “Tribally Designated Housing Entities” or Indian Housing Authorities, with a similar structure but receive their funding in different formula allocations.

ii. An overview of rental assistance subsidy programs.

The Housing Choice Voucher Program: The U.S. Department of Housing and Urban Development (HUD) funds a program called the Housing Choice Voucher Program. This program provides subsidies to low-income people to lease existing housing in their communities. The program rules state that assistance may be made available to lower-income households defined as earning no more than 80% of the median area income, with preference given to those earning very low incomes or less than 50% of the median area income. On a practical level, this means the bulk of program resources go to households below 50% of area median income due to this population’s acute need for rental subsidies.

Eligibility for the Housing Choice Voucher Program has two parts:

1. Eligibility requirements mandated by HUD:
   a. Applicant must be of low or very low income,
   b. A citizen or a noncitizen with eligible immigration status, and
   c. In good standing with federal housing programs.

2. PHA Discretionary Policies, such as:
   a. Waiting List Preferences
   b. Screening
   c. Payment Standard (determines the maximum level of subsidy)
   d. Housing search term
   e. Special Housing Types

Eligibility requirements mandated by HUD are consistent across all programs, and are very difficult to negotiate. PHA’s then have the ability to set additional eligibility requirements called “discretionary policies.” With these policies, PHAs may set preferences for people with disabilities to be served first, and are able to restrict eligibility based on criminal history. This is a useful tool for advocates of people with disabilities to work with their local PHA to request additional preferences or set-asides of affordable housing units. In addition, it is useful for advocates to be aware of discretionary policies which may restrict certain populations of people, such as those with a criminal background or poor credit history, so that they can assist applicants with requesting “reasonable accommodations” if the situation applies to them (more about reasonable accommodations later).

It is important to note that no matter the type of Housing Choice Voucher rental assistance, administration of the program involves more than just the household receiving the subsidy. At the local level, there are actually three parties involved: the PHA, the Housing Choice Voucher household, and the owner of private rental housing. The relationship between these parties is illustrated below:
The Housing Choice Voucher Program (HCV) has four components: Tenant-Based Rental Assistance, Project-Based Rental Assistance, Homeownership Assistance, and Down Payment Assistance.

1. **Tenant-Based Rental Assistance**
   In the past, there were actually two separate components of the tenant-based program: certificates and vouchers. A federal housing law passed in 1998 merged these two programs into the one, tenant-based portion of the HCV program we have today. Tenant-based rental assistance is the most well-known type of rental assistance, in fact when people mention “Section 8” they are most likely referring to the tenant-based rental assistance component of the program. Tenant-based rental assistance allows people with disabilities to choose their own rental housing that meets their individual preferences and needs, and live in housing that is fully integrated into the community. Through the tenant-based rental assistance component, an eligible household (individual, group of unrelated individuals, or family) receives a portable rental voucher to use in a housing unit of their choice in the community. If the household moves to another unit, the voucher can be used in the new unit.

2. **Project-Based Rental Assistance**
   Project-based rental assistance is also offered through the HCV program. The Public Housing Authority contracts with the owner of existing, new, or rehabilitated housing units. Households are referred to these units from a waiting list specific to each project. Households residing in project-based units receive the same amount of rental assistance as households in the tenant-based component. In project-based contracts, the owners of rental property agree to set-aside a certain number of units within their project to be utilized by tenants who are eligible for the HCV Program. The PHA is allowed to use up to 15% of their Section 8 certificates for project-based assistance. With project-based rental assistance, the subsidy is not portable, so the tenant may not move to another apartment complex and retain the assistance unless the new unit they move into has a subsidy attached to it.

Project-based rental assistance is a valuable tool for expanding housing options for people...
with disabilities. Through this assistance, long-term subsidy commitments with housing owners can lead to an overall increase in the supply of affordable housing units in a community.

3. **Homeownership Assistance:**
Beginning in 1999, HUD began allowing Housing Choice Vouchers to be used to help very low-income households, including people with disabilities, buy their first home. HUD rules permit--but do not require--PHAs currently administering a HCV program to use HCV assistance to help a household buy a home. PHAs do not receive any additional funding if they decide to offer this option. PHAs are given significant flexibility by HUD to design their HCV homeownership programs and PHA may choose to limit homeownership assistance to existing HCV participants and/or require that interested households receive HCV tenant-based rental assistance for a specific period of time before being eligible for the homeownership program. At the very least, the household meet general eligibility for the HCV program and meet program-specific minimum income requirements. The home must pass the Housing Quality Standards inspection and an independent home inspection prior to purchase.

4. **Down Payment Assistance:**
As of this time, PHAs cannot implement the down payment assistance portion of the HCV homeownership program. When authorized to implement, a PHA may provide a single down payment assistance grant for a participant who has received tenant-based or project-based rental assistance in the Housing Choice Voucher Program. A PHA may not offer down payment assistance under the regulations until HUD has published a notice in the Federal Register that funding is authorized and the PHA can begin implementation. However, for home buyers who are struggling to come up with a down payment, HUD partners with nonprofit housing organizations to provide down payment assistance. The program is called Down Payment Assistance through Secondary Financing Providers (DAP). DAP is a network of HUD-approved lenders, entities and organizations who offer homebuyers the opportunity to finance their down payment and closing costs, separate from their primary mortgage loan. First-time homebuyers can use the [DAP online portal](http://www.daponlineportal.com) to locate financing providers in their area.

**Accessing Subsidized Units:**
Most communities, including small rural towns, have housing units with project-based rental assistance. The most common units are housing developments designed for the elderly and low-income families. However, there can also be other units with subsidies in for-profit, privately owned apartment complexes. It is advisable that support service providers become aware of all subsidized housing units in the community. Several applications may need to be completed by the applicant for units in separately owned and managed complexes, since each may manage their own waiting list. You will want to contact the manager or landlord of each subsidized project to collect information about their application process and selection criteria. Listings of subsidized units can be found online, but updates to these sites are not as frequent as is needed. With funds from the Real Choice Systems Change: Building Sustainable Partnerships in Housing grant, DHS and WHEDA are working together to launch a new statewide housing locator, [www.WIHousingSearch.org](http://www.WIHousingSearch.org), which provides a
searchable inventory of affordable units currently available to those looking for housing. Currently, this information is located in a variety of areas and requires some work on the part of those looking for housing to find the most up-to-date information. The Statewide Housing Resource List in the appendix is a useful resource, created by the MFP Housing Specialist at DHS for the Connections to Community Living Program.

In addition, here are a few websites to get you started:

- **WHEDA’s List of LIHTC Projects - Awarded or Allocated**: Grouped by county, sorted by credit year.
- **WHEDA Multifamily Portfolio Reports**: All Section 8, LIHTC and WHEDA-financed developments. Search by region. Reports available include: Physical Occupancy Rates by County (broken down between elderly and disabled units), Historical Operating Expenses, and WHEDA Portfolio Breakdown by County.
- **USDA Rural Development Multifamily Housing Rentals**: Search by county.
- **HUD’s Low-Rent Apartment Search**: Select Wisconsin, and then indicate additional search criteria. This search will yield all developments that receive subsidized funding from one of HUD’s programs.

iii. **Identification of alternative subsidy resource strategies.**

A crucial role that any service-providing organization can play is to create some type of interim subsidy program for consumers who are on the waiting list for HCV subsidies. One potential way to fund this is through the HOME Program administered through the state Division of Housing or local municipalities. Service-related funds could also be used to establish this temporary or “bridge” rental subsidy.

Because the bridge subsidy may be counted as income under the HCV Program, one key in designing such a program is making sure that this short-term subsidy is low enough so that the recipients are not disqualified from the HCV Program or that the subsidy is not counted as consumer’s income. For example, the rent subsidy could be low enough so that the client continues to pay over 50% of his/her income for rent. Another option would be for the agency that provides the temporary subsidy to pay the subsidy directly to the landlord. Since the average maximum waiting time for the HCV Program in Wisconsin is two years, HOME funding is potentially useful to bridge the time gap between entry to the HCV Program and actually receiving a HCV subsidy. Setting up such an interim subsidy program is one of the most effective ways to deal with the large numbers of consumers who are currently waiting for HCV subsidies, and is relatively straight-forward as no new development is required. Another thing to keep in mind when designing a bridge subsidy program is to tailor the program to allow the recipient to remain on the waiting list and keep their preference points. This requires that the program be designed to meet the local PHAs waiting list preference policies. It is also important to be able to move people through the waiting list as quickly as possible to allow others to utilize the resource.
Federal HOME Investment Partnerships Program (HOME):

This federal funding source, the HOME Program, was established in 1992. HOME funds are allocated using a formula designed to reflect relative housing need. Forty percent of the funds are allocated to states, and 60 percent is allocated to units of general local government. States are automatically eligible for HOME funds and receive their formula allocation, and eligible local jurisdictions receive a separate allocation.

Activities which have been eligible to receive funding through HOME include:

- A Rental Rehabilitation Program to improve properties serving lower-income households in nineteen Wisconsin communities;
- A Weatherization-Related Home Repair Program working with contractors of a federally-funded Low-Income Weatherization Assistance Program to make other home repairs before beginning weatherization work;
- An Accessibility Improvement Program in partnership with Wisconsin's Independent Living Centers and other regional organizations, who use HOME funds to make houses occupied by persons with disabilities more accessible; and
- A Competitive Grant Program for Homeownership and Rental Assistance.

HOME Tenant Based Rental Assistance grants to non-profit organizations provide rental assistance, in conjunction with local support services, to assist homeless persons or persons with disabilities.

The HOME program also supports rental housing development performed by local government and nonprofit community housing development organizations (CHDOs). Participating jurisdictions must set aside at least 15% of their allocations for housing to be owned, developed, or sponsored by community housing development organizations. There is a list of current Wisconsin CHDOs in the appendix.

Human Service-Funded Subsidies and Strategies for Reducing Housing Costs:

It is an affordability challenge for very low income consumers with disabilities to pay one month security deposit as well as first (and sometimes last) month's rent when leasing an apartment. The lack of security deposit can sometimes be a major barrier to accessing community-integrated housing. Some human service programs have established emergency pools of funding that can be accessed to help consumers pay the security deposit. In other states, this emergency pool has been used for the temporary rent subsidy program until the person received his/her HCV rent assistance.

There are several additional and commonly used strategies which can be utilized to obtain housing options for people with disabilities. In order to make housing more affordable, some consumers are sharing housing with community renters, who may be non-disabled and not a provider of support services, or providing housing for their live-in support person who pays a portion of the rent. In this second example, the consumer's support services provider can help offset a portion of their housing costs. In certain cases, the costs for
accessibility modifications needed by the individual can be covered by waiver services if the individual is receiving such resources.

Other Subsidy Programs (These programs are all located within the Department of Administration, Division of Housing.):

Federal resources include:

- **Emergency Solutions/Transitional Shelter Grant Program/Homeless Prevention (ETH)**
  The ETH program helps homeless individuals and families who are literally homeless or who are at risk of homelessness.
  The goals of the program are as follows:
  - Broaden existing emergency shelter and homelessness prevention activities
  - Emphasize Rapid Re-Housing
  - Help people quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness
  - Support more coordinated and effective data collection, performance measurement, and program evaluation.

- **Housing Opportunities For Persons with Aids (HOPWA)**
  The HOPWA program is designed to provide eligible applicants with program and administrative resources for meeting the housing needs of persons with acquired immunodeficiency syndrome or related diseases and their families. HOPWA funds may be used to assist all forms of housing designed to prevent homelessness including emergency housing, shared housing arrangements, apartments, single room occupancy (SRO) dwellings, and community residences. Appropriate services must be provided as a part of any HOPWA assisted housing, but HOPWA funds may also be used to provide services independent of any housing activity.

- **Projects for Assistance in the Transition from Homelessness (PATH)**
  PATH funds serve individuals with mental illness, as well as individuals with co-occurring substance abuse disorders, who are homeless. Under the PATH grant program, the Substance Abuse and Mental Health Services Administration (SAMHSA) provides a flexible stream of funding that encourages community commitment to serving individuals who are homeless and living with serious mental illness and helps fill critical gaps in services. Grantees may use PATH funds to provide any or all of a number of essential services including outreach, screening and diagnosis, community mental health, case management, alcohol and drug treatment, habilitation and rehabilitation, supportive and supervisory services in residential settings, and referral to other services such as health care. A limited amount of funding may also be used for housing assistance - minor renovation, repairs, or one time rent payment to prevent eviction.

- **Shelter Plus Care (S+C)**
  The Shelter Plus Care Program is designed to link rental assistance to supportive services to hard-to-serve
homeless persons with disabilities. The program provides grants to be used for rental assistance for permanent housing. The rental assistance must be matched in the aggregate by supportive services that are equal in value to the amount of rental assistance and appropriate to the needs of the population to be served. Grant recipients are chosen on a competitive basis nationwide. This program is quite flexible in that a local agency can apply and administer the program in a number of ways.

State resources include:

- **Homeless Prevention and Rapid Re-Housing Program (HPRP)/ Rapid Re-Housing**
The State of Wisconsin was allocated $17,101,862 in one-time funding for the Homelessness Prevention & Rapid Re-Housing Program (HPRP) under the American Recovery and Reinvestment Act of 2009. HPRP provided financial assistance and services to prevent individuals and families from becoming homeless and help those who are experiencing homelessness to be quickly re-housed and stabilized. The funds under this program were intended to target individuals and families who would be homeless but for this assistance. The end of HPRP funds in Fall 2012 meant that services would be hard to sustain, so at the same time, existing Emergency Solutions Grant (ESG) funds were made eligible for “Rapid Re-housing”, which is the component used in HPRP to house homeless individuals.

- **Critical Assistance (CA)**
The Critical Assistance Program (CA) is designed to provide direct financial assistance to reduce the housing costs of low- and moderate-income households. Grant awards include administrative funds to support the housing activities, and may be used to provide housing counseling as well as staff salaries and other administrative necessities. Grantees may provide rental assistance to households in the form of security deposits, short-term rental subsidy, and/or utility costs.

- **Housing Cost Reduction Initiative (HCRI)**
Eligible HCRI Program activities include: Acquisition (grantees can help eligible homebuyers purchase affordable homes by providing down payment, closing cost, and/or gap financing assistance), and Foreclosure Prevention (payment on behalf of homeowner to prevent foreclosure. Costs include payments to cover mortgage, property tax, principal, interest, and/or arrearages.). HCRI funding cannot be used to provide assistance for development costs, improvements to dwelling units, or payments on a construction or rehabilitation loan.
V. EXPLORING HOMEOWNERSHIP AS A SUSTAINABLE HOUSING SOLUTION

i. A review of the implications of home ownership status on benefits.

This section of the manual is intended to provide information and strategies on assisting persons with disabilities in purchasing a home of their own. The purchase of real estate is usually the largest and most complex financial transaction most people are involved in during their lives. In our society, homeownership has historically represented status and been considered a valuable asset. Of the numerous benefits to homeownership, one of the most important benefits is having greater control over the place we live. People with disabilities are often at great disadvantage in terms of maintaining control over their own lives. One way to safeguard this is to consider homeownership as a means of ensuring greater opportunities for control by the individual. This chapter is intended to provide an introduction to some of the issues which should be explored and addressed in assisting persons with disabilities in purchasing a home.

Owning a Home and Keeping Your Benefits:

People with disabilities can own their own homes, but because of their sources of income, most people with disabilities must take precautions to ensure they maintain their income, access to health care and other supports. The Social Security and Medicaid systems do not count a home as a resource so long as the beneficiary has an ownership interest and lives in the home, so a consumer can maintain their benefits while still having the privilege of being a homeowner. A home can be any housing configuration, such as a house, a condominium, a mobile home, etc. The person with a disability does not need to be the only owner of the home and can be a joint owner, co-owner or have a life estate. The consumer can purchase the home or a family member could leave the home to him or her. These are just a few examples of methods in which a consumer can claim ownership in a home.

For some individuals, owning their own home is worth examining. We have learned from working with some people with disabilities who have purchased a home that their overall stability improved when they became homeowners. A person with a disability can choose to share a home with another person eligible for SSI who may not have other support monies besides SSI. In this case, both individuals benefit from a wise investment. Owning one’s own home can give an individual the opportunity for more control and stability than living in a home controlled and owned by someone else. It can be source of power imbalance and a threat to autonomy for people with disabilities when the owners of the home they live in are also the providers of support.

If the individual is not able to manage homeownership or chooses not to be a homeowner, another option is to create a life estate. With a life estate, the person has the right to live in the home for life or until some preset condition occurs. For example, someone could give or sell the right to live in the home only until he/she is no longer able to live there.
or choose not to. At that time, the rights to the home could be transferred back to the original owner or to another individual or household in need of affordable housing as determined in the life estate paperwork. The chief advantage of a life estate is that the person controls the home but only owns a partial interest. Even if they move out of the home, the only thing Social Security counts as an asset would be their right to live in the home, not the home itself. If the life estate is written to specify that he or she has no legal right to sell the life estate, or that his/her ownership ends when he/she moves out and are not expected to return, this home's value will have no value and will not count in figuring eligibility for public benefits.

A consumer may be able to buy a home by using savings or receiving large lump-sum payments (such as through an inheritance or a judgment in a lawsuit). A person with a disability may not be able to save money for a down payment if he or she is already a recipient of SSI and Medicaid, because the money one saves is likely to exceed the $2,000 SSI/Medicaid asset limit. This is a real barrier, even for consumers who also acquire enough income from work to save for a home. Possible options are to borrow the money for the down payment, acquire it as a gift or use resources as earnest money with an offer to purchase if a particular property is already in mind. If a family member or a trust makes a down payment on a home or gives a home or interest in a home (such as a life estate) as a gift or inheritance, the value will be considered income to the recipient. The consumer should move into the house right away, otherwise the value of the interest in the house may be calculated more harshly. Usually, if a consumer moves out of the house it becomes a resource in the month after the move, which can cause the loss of Social Security and Medicaid, but there are some exceptions to this general rule.

Certain expenses of owning a home are considered to be shelter costs such as mortgage payments, property taxes, heating fuel, gas, electricity, water, sewerage, and garbage collection services. If someone else pays these expenses, the payment will be considered in-kind support and maintenance and can reduce Social Security benefits. Paying expenses of homeownership can be difficult on Social Security income levels. A particular problem is paying property taxes, because any money saved to pay lump sum tax bills will count as a resource if it exceeds $2,000. Possible options include prepayment of taxes on a quarterly or monthly basis, or assisting the consumer to borrow the money at tax time, pay the taxes, and then pay the money back before tax time comes again.

There are ways that other people who want to help are able to, or a trust can be created to pay other expenses, including telephone and cable bills, cleaning and maintenance costs, plumbing and repair bills, purchase of furniture and equipment within resource limits, insurance bills. If the consumer rents out part of their home, any profit they make can be considered income depending upon their necessary expenses from the rent, including the renter’s share of mortgage interest, taxes, utility costs and maintenance costs. For some consumers, renting is the only way to afford the home without a major, negative effect on SSI and Medicaid. A trust is another way for someone to own a home. A trust can give the person the home, or make the initial down payment, or lend funds for a down payment.
There are many details to explore before determining answers to this larger question of whether or not someone is capable of being a homeowner. A very thorough and excellent resource is a publication entitled *One Step Ahead: Resource Planning for People with Disabilities who Rely on SSI and MA*, by attorney Roy Froemming.

**ii. Discussion of the types of ownership and tenancy.**

As mentioned earlier, the issue of control over the place one lives is a central issue in any form of tenancy. The nature of real estate has resulted in a specific set of laws and rights which have been established to govern the concept of ownership.

Ownership in real estate is described as a bundle of rights in which a purchaser is buying rights of ownership from a seller.

In this description, imagine this bundle as consisting of individual sticks which represent individual rights. These rights include the right of possession, the right to control the property within the limits of the law, the right of exclusion (being able to keep others from entering), the right of enjoyment (to do what you want within the legal limits), and the right of disposition (being able to sell the property when you choose). Within this framework there are a number of forms of ownership or tenancy which can be created depending on which portions of the bundle of rights are transferred from seller to buyer and how they are transferred. Each of these forms of ownership has implications for control.

The following are several examples of different forms of tenancy within the bundle of rights.

- **Fee simple ownership:** Fee simple ownership is the least restrictive form of ownership in that the greatest number of sticks in the bundle of rights is held by the owner. Fee simple ownership can be held individually or co-owned and shared by more than one person.

- **Condominium:** In the condominium form of ownership, the individual unit in a multi-unit housing development is owned as fee simple. The individual also owns a specified share of individual parts of the building and underlying land (which are known as common elements).

- **Cooperative:** A cooperative is a corporate form of ownership that operates a business in the interest of its members. Title to land and buildings is held by the corporation that is in turn owned and controlled in a democratic manner by the residents of that housing. There are many forms of cooperatives which further define the additional rights of ownership in a particular unit.

- **Land Trust:** Under the land trust form of ownership, the ownership of the land is separated from the ownership of the improvements (buildings). The land is held by a democratically operated nonprofit corporation with an open
membership called a land trust. The purpose of the land trust is to acquire land and remove it from the speculative market and to make it available for use by individual owners through long-term, sometimes lifetime, leases.

- **Rental:** In a rental or leased housing arrangement, a portion of the rights of the owner are transferred to the tenant through a lease which provides for payment of rent in exchange for the rights spelled out in the lease.

- **Life Estate:** In a Life Estate, the person owns the right to live in a particular home either for their lifetime or until a preset condition occurs. When the life estate ends, the ownership is then transferred to whoever was named in the document which set up the Life Estate.

**Financing Homeownership:**

In achieving homeownership, most people need to obtain financing to pay the purchase price. The most common arrangement provides for a down payment by the buyer, at a percentage of the purchase price, with the remaining amount coming from a mortgage lender. Most lending programs currently require a minimum down payment between 3% and 20%. In order to obtain a loan, the buyer must fit within standards set by the lender whose primary concern is being repaid with interest.

When homeownership is being considered, or for that matter, rental housing as well, it is important to identify what a person is able to pay for their housing cost. In order to determine this, the household’s income and expenses must be calculated. The worksheet on the following page is provided as an example of a kind of checklist which can be used in calculating a budget. Although this is not information required by a lender, it is important for the buyer to figure out a budget which accounts for their living expenses. This number is then deducted from income to determine the amount remaining and available to pay for housing expenses.

The housing expense budget is then calculated. This is accomplished by figuring out the amount of mortgage loan required and the interest rate of the loan. This figure is then translated into a monthly payment using a mortgage table or financial calculator or by consulting with a lender. The lender or other real estate professionals can also assist in determining the other costs identified on the worksheet such as real estate taxes, insurance and other housing related expenses. Most often, it is found that the amount of income the individual has available is not adequate to cover their total cost of living and housing.

The next step is to go over the figures and try to determine places where expenses can be cut and income increased. At first glance this may appear to be impossible but there are many creative ways to begin to bring this kind of worksheet into balance. The important thing is to stick with the process, keep repeating it with different assumptions as you identity them. At the same time the assumptions must be realistic and achievable. There is a “Housing Affordability Worksheet” in the appendix, which you can use to help calculate these figures to suit your own circumstances.
iii. Exploration of other issues which surface under home ownership

One common way that people with disabilities have been able to overcome the obstacle of low income when purchasing homes has been to rent out space in their home to another person (in accordance with SSI rules). Another way to make homeownership a possibility is to bring down the housing cost by identifying and accessing sources of grants or low-interest loans. For example, working with non-profit housing organizations that operate programs to assist with down payment assistance programs and other sources of funds would be very helpful. If your local housing non-profit does not currently operate a program which will meet these needs, working with them to create such a program is a useful strategy. To accomplish this it will be necessary to develop a working relationship with the agency and to have a basic working knowledge of the sources of funds which they could access. This is a perfect opportunity to collaborate and develop longer range plans for creating either a down payment assistance program or a deferred loan program.

A third way is to examine other forms of ownership in which the person with disabilities maintains the control and stability they are seeking by entering into a form of ownership such as a life estate or cooperative arrangement. Under this type of arrangement, another person or entity can hold or share ownership while the person with a disability has a long-term agreement to live there. It is important to keep in mind, when assisting people with disabilities in obtaining housing, that this process requires highly individualized solutions. If you use your resources and those of others, home ownership could be an option for more people.

Even the dilemma about maintaining property can be solved in individual situations if we involve a number of people in the planning and problem-solving process. Some solutions have revolved around a contract with a handyperson or a firm which provides property maintenance for residential or businesses in your community. For an individual who just purchased a home, a home inspector's willingness to craft a five year plan for any rehabilitation or improvements which were needed has been helpful. This strategy enabled a consumer, lender, and human service staff to better estimate a maintenance escrow and begin the process of planning and finding people to do the work. For people with disabilities who own their own home and need help in making decisions about when a repair is needed and who to call, facilitating this decision making process is an appropriate role for human service staff. Repeatedly, individual problems around home ownership can be solved if we are creative, work together and involve the ordinary community.

Obtaining a Mortgage:

To determine if an individual has the financial capability to purchase a home and make monthly mortgage payments, you need to identify household income and expenses. As explained earlier, the worksheet for determining affordability can be used to work with consumers and their families to determine ownership feasibility in financial terms and can help you better understand what level of down payment assistance or closing cost assistance the consumer may want to access from local housing partners. If at first glance, a person’s
available income for housing is lower than needed for a mortgage payment, explore down payment assistance programs, lower interest rate mortgages, or closing cost assistance programs through public resources or local lenders as gap-filling strategies.

The credit history of the borrower is an extremely important factor in obtaining a mortgage. Lenders will want to review credit reports and analyze the borrower’s payment history. For home buyers with disabilities who have bad credit history, cleaning up payment and debt history is an important pre-requisite. For home buyers who have no formal credit report, letters of support from the person’s landlord, utility company, etc. along with the human service agency can be helpful in creating good credit. It may also be worth considering establishing credit history prior to applying for a mortgage. Home buyers have applied for credit cards with a small line of credit, and then paid off the balance at the end of each month, which helps to enhance a credit score. Income and employment are two additional areas considered by lenders in the financing process. Human services staff can play a critical advocacy role in verifying in writing for the lender the consumers’ financial benefits, obtaining letters from Social Security as well as employers. Often a person’s down payment amount or pattern of saving money is used to determine the prospective borrower’s interest or commitment. Here it is important to provide other evidence of commitment and other sources of down payment assistance. Some lending programs are allowed to treat entitlement income as the “net” income, meaning that they adjust income upward as though the person was making more through employment and paying taxes. In this way lenders are able to make a more accurate judgment about the household’s income.

**Supporting People Who Own or Rent Their Own Homes:**

Since the conception of deinstitutionalization in the early seventies there have been significant changes in how and where we provide community based services, especially as it relates to housing and residential services. As John O'Brien states, “After twenty years of rapid growth and differentiation in residential service systems, the current standard favors serving smaller groups of people with similar levels of need for assistance in ordinary housing units, which are owned or leased by non-profits, that are funded by a mix of federal and state (and county) funds to employ shift workers, who provide professionally designed programming, targeted on increasing each resident’s level of independence.” As hard as we have tried to make these facilities home-like, they are for the most part not what we would consider ordinary homes. As people with disabilities and service providers continue to debate the current service delivery system using knowledge from their vast experiences, people with disabilities are indicating they want choices and want to be involved in the decisions of where they live, what services they receive and who provides these services. As we continue this dialogue, service providers need to think differently about where people call home and how services can be provided to assist the person to master the roles of tenant, owner, neighbor. If we agree on the goal that consumers should live in the housing of their choice, then service providers must be willing to shift resources and redesign their service delivery system in accordance with the style and outcomes expected. To accomplish this goal, several
barriers need to be eliminated to assure people with disabilities can actively participate in community activities. These barriers include, but are not limited to: insufficient and inaccessible income and transportation, discriminatory hiring or employment practices, insufficient affordable housing, insufficient number of trained support staff, and a lack of community involvement in the lives of persons with disabilities.

None of these barriers can be easily overcome or dismantled, but there are steps we can take to help accomplish our common goal:

- We can learn from our past mistakes and more actively involve consumers, their families, and larger community in the design and development of our policies, programs and practices.
- We can listen to consumers as to their choice of housing arrangements, living situations and the provision of services or supports and help by responding accordingly.
- We can encourage consumers to apply peer support systems as well as family and friends in their circle of supports. It is important that, as service providers, we adhere to the mission of providing quality human services and support and solicit the expertise of housing authorities and developers to administer, manage and develop the housing.
- We must also be ready and willing to work together on our common goals and objectives and learn from one another.
- We must be willing to continually deal with ambiguity and long term investment.

**Summary:**

The following is from What’s Worth Working For? Leadership Strategies to Improve the Quality of Services for People with Severe Disabilities, by John O’Brien.

“Developing high quality human services for people with severe disabilities demands active engagement in complex, emotionally charged, ambiguous situations. It calls for reallocation of service resources, working outside traditional boundaries, and renegotiation of the service’s position in community life. This essential work calls for the motivation arising from a vision of inclusive community, the boundaries set by a clear and realistic sense of organizational purpose, and the focus offered by well-defined service accomplishments. It requires effective leadership from service workers, people with disabilities, and their families and friends if all those concerned are to face the difficult problems of creating high quality services and to make progress toward resolving them.”

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VI. ASSISTIVE TECHNOLOGY, HOME MODIFICATIONS AND OTHER COMMUNITY ADAPTATIONS

i. Assistive technology

As the backdrop of care provision to those with chronic disability and long-term needs has changed from institutional to community-based, the recognized role of assistive technologies in life-long health and well-being has grown substantially.

“Assistive technology” (AT) refers to a broad group of devices, also referred to as “adaptive aids”, and services used by individuals with disabilities so that they may live with as much independence and quality of life as possible. As defined by the Technology-Related Assistance for Individuals with Disabilities Act of 1988, it is “any item, piece of equipment, or system, whether acquired commercially, modified, or customized, that is commonly used to increase, maintain, or improve functional capabilities of individuals with disabilities.” Common AT includes, but is not limited to: augmentative/alternative communication devices, mobility aids such as wheelchairs, canes or walkers, vehicles modified with hand controls or lifts, hearing aids, magnifiers, color coding, adapted eating utensils, closed captioning, voice-activation/recognition programs, or Personal Emergency Response Systems. The technologies can be roughly divided into three categories of low, mid, and high technologies, with low technologies typically less expensive and less mechanically-complex, and high technologies as complex pieces of equipment that require much training to use, and are typically of high cost to obtain.

Individuals in need of assistive devices may most efficiently locate equipment by seeking specific categories of the technology’s intended function as it relates to the individual’s needs. For example, the online resource AbleData.com holds a national database of AT devices with product descriptions and manufacturer and vendor information as well. AbleData lists over 40,000 products in twenty different categories, with each category divided into major subgroups. For example, the category “Aids for Daily Living” is comprised of the main sub-groups “Bathing, Carrying, Child Care, Clothing, Dispenser Aids, Dressing, Drinking, Feeding, Grooming/Hygiene, Handle Padding, Health Care, Holding, Reaching, Time, Smoking, Toileting, Transfer”. The category “Recreation” is comprised of the sub-groups “Crafts, Electronics, Gardening, Music, Photography, Sewing, Sports, Toys.” Similarly, Wisconsin’s online Assistive Technology Resource Center offers a search function by company or equipment type; categories include “Activities of Daily Living”, “Communication”, “Computers/Computer Switches”, “Blind/Low Vision”, etc.

ii. Home modifications as assistive technology

As the right of persons with disabilities to choose where they live has been increasingly recognized, so has consumer preference for inclusive community housing options and services that are tailored to individual needs and preferences. Pride, choice, and control over personal living space are integral to building a satisfied life. The physical residential environment, then, plays a critical role in either facilitating or inhibiting the health, well-being, and independence of individuals with disabilities. This role is particularly pronounced in the lives of those with physical and/or sensorimotor disorders, where conventional housing is often inadequate.
Structural barriers may inhibit the completion of activities of daily living, such as mobility, eating, bathing, or toileting, or conventional residential building materials may not offer the strength or durability needed to support someone with complex behaviors. In such cases, the physical home can be adapted and modified in order to accommodate individuals’ unique and often-changing needs. The success of an individual as an integrated part of his or her community may hinge on these person-centered adaptations and modifications.

Home modification is a specific type of assistive technology service, and encompasses a range of options; some examples, out of many, include widened doorways or hallways, bathroom or kitchen redesign, reinforced walls or windows, the addition of ramps or the lowering of thresholds to accommodate mobility difficulties. In addition to physical accessibility issues, many individuals require home environments adapted to support sensorimotor issues related to developmental disability or traumatic brain injury. In George Braddock and John Rowell’s 2011 Making Homes That Work, written for the New York State Office for People with Developmental Disabilities, common home modifications are outlined as particularly effective for those living with significant autism. These areas of home adaptation, though, can also pertain to individuals living with a variety of behavioral difficulties or sensory regulation issues:

“Each individual is unique, but environments where people experiencing Autism can live, learn, work and play successfully share many common characteristics. If you ask the right questions and get the fundamental patterns right, the whole environment will work better for everyone. The home will be a safer place, the individual will have more opportunity and choice, other supports can be more effective, and the family can be more stable and resilient to other stresses.

1.) Autism-Friendly Home: The focus in an Autism-Friendly Home is on reducing risk and anticipating activities. Broken windows, slipping, falls, broken or damaged furniture, special equipment or conveyances, unsafe applications, and non-functional hardware are addressed.

2.) Connected Home: This will be a helpful resource if you are challenged by a lack of visibility between rooms, the need to ensure safety, or the need to monitor activities including self-injury, seizures, and medical issues.

3.) The Essential Bathroom: These modifications can help address the most common challenges related to incontinence, toileting issues, water play, keeping clean, flooding, slipping, damage to the bathroom, and falls, bad smells, and poor ventilation.

4.) Walking Loop: An in-home “loop” designed for pacing and stress relief can also address running, jumping, chasing, avoidance of social interaction, seclusion, and vestibular disorders.

5.) Places of Control+ Layers of Freedom: These examples can help address issues related to voluntary engagement, safe boundaries, fencing, preferred activities, eating disorders, and fears.

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6.) Tools for Housekeeping: A resource to address disorganization, chaos, inappropriate storage, bad smells, soiled furniture, ineffective housekeeping, and caregiver exhaustion.


In addition to modifying living spaces with durable building materials to withstand sometimes unconventional wear-and-tear and modifying spaces to facilitate mobility, another significant area of home adaptation is the use of remote monitoring and technology-enabled support to promote safety and independence and reduce reliance on human service supports. A common model of technology used for safety and independence purposes is that of remote support and monitoring, and just one example out of many is the Sound Response community outreach program of the Waisman Center at the University of Wisconsin-Madison. Sound Response contracts with the Dane County Department of Human Services in order to provide a system of electronic supports to adults with developmental disabilities or traumatic brain injury in the city of Madison and surrounding areas. This program is expanding to other Wisconsin communities under the name Night Owl.

The technology program is used in the homes of individuals who may need occasional overnight assistance but for whom the cost of live-in nighttime support outweighs the individuals' actual need level. Support is provided in the form of electronic devices which include, but are not limited to, door sensors, window sensors, floor pressure pads, motion sensors, glass break sensors, smoke detectors, and two-way audio devices. When a household is set up with a system of electronic sensors unique to that person's needs, that system is connected to a centrally-located monitoring site, and that central monitoring site is connected with a variety of response sites within the community. Employees are stationed at community response sites and are responsible for providing care to individuals who activate their sensor systems; this may include assistance with anything from toileting needs to responding to falls.

Technology-enabled support has immense possibility for facilitating aging-in-place for those who may otherwise be at risk for residential stays in nursing homes or other facilities due to a home environment not adequate for supporting that person and his or her needs. This "smart home" technology makes it possible to centralize a home's operations such as heating and cooling, lighting, remote locking and unlocking, entertainment, or sound control in one computer location. Depending on the technology setup of a home, these safety features such as the electronic sensor support system can combine with "telehealth" features to further strengthen a person's independence and safety in the private residential environment. This may include features such as video medication reminders, timed video reminders to complete activities of daily routines such as bathing, laundry completion, or engaging in regular mealtimes.

iii. Assistive Technology Professionals

Service providers who are qualified to assess individuals’ assistive technology and environmental modification needs are called Assistive Technology Professionals (ATP). In the United States, these service providers are designated the ATP credential by passing a certification exam developed and administered by the Rehabilitation Engineering and Assistive Technology Society of North America (RESNA). Those who are AT Professionals may be Assistive Technology Specialists, Assistive Technology Practitioners, Adaptive Equipment Specialists, Rehabilitation Technologists, or Rehabilitation Engineers (if the practitioner has earned an engineering degree). In addition to
assessing individuals and assisting them in choosing the most appropriate technology for their needs, Assistive Technology Professionals also teach how the technology is properly used in everyday activities. Many ATP work within the Independent Living Centers, and many more work within hospitals, disability organizations, medical rehabilitation programs, schools, state vocational rehabilitation programs, or assistive technology companies.

Individuals interested in an AT assessment may contact local ADRCs (http://www.dhs.wisconsin.gov/ltcare/adrc/) or work with their long-term care organization to locate an ATP for assistance. For individual research, the RESNA website offers an easy-to-use “Find a Certified AT Professional” tool in which those interested may search for AT Professionals by name, location, professional setting/employer, certification (Assistive Technology Professional, Rehabilitation Engineering Technologist, and Seating and Mobility Specialist). For even more specificity, individuals can further narrow searches by the AT Professionals’ unique areas of AT practice such as personal robotics, cognition and learning, hearing, vision, orthotics, prosthetics, environmental and personal aids for daily living, recreation, leisure and sports, communication, computer access and applications, employment and workplace modifications, transportation and driving, seating, positioning and mobility, tele-rehab and tele-monitoring, and architectural accessibility and universal design.

iv. Learning About Assistive Technology Services: Wisconsin’s State Assistive Technology Program and the Independent Living Centers

Along with all other states, Wisconsin receives federal funding from the U.S. Department of Education, under the Assistive Technology Act of 1998 as amended, the “Tech Act,” for the provision of assistive technology services to individuals with disabilities. Wisconsin’s state AT program is called WisTech (http://www.dhs.wisconsin.gov/disabilities/wistech/index.htm), and, like all other states’ programs as required by the Tech Act, provides four services for Wisconsin residents in need of AT: device demonstration, device loan, device reutilization, and an alternative financing program. These four WisTech services are provided through state contracts with Wisconsin’s eight Independent Living Centers (ILCs) (http://www.dhs.wisconsin.gov/disabilities/physical/ilcs.htm) so that individuals may learn about AT options, how to use devices, and how to purchase AT.

WisTech’s device demonstration services allow individuals to compare various technologies, with the guidance of Assistive Technology Professionals, in order to make the most informed decisions and find AT of the best fit before investing financially. In making decisions about whether or not to purchase AT, or deciding in which type of device to invest, it is beneficial for most individuals to use the technologies in their day-to-day environments and routines. For this purpose, short-term loans on devices may be taken out through Wisconsin’s Device Loan Centers. Both Device Loan Centers and Device Demonstration Centers are located within the state’s eight Independent Living Centers. Through the Device Loan program, individuals may also use technology as ‘loaner’ equipment until more long-term arrangements can be made. AT professionals at the Independent Living Centers are able to offer information to those interested regarding device vendors and manufacturers, as well as information regarding funding to purchase AT.

WisTech’s device reutilization service is facilitated through the IndependenceFirst Mobility Store, and includes the repair, refurbishment, and recycling of assistive technology for those throughout Wisconsin. Previously titled the Wheelchair...
Recycling Program, the “IndependenceFirst Mobility Store” name originates from the long-standing partnership between WisTech and the IndependenceFirst Independent Living Center, located in Milwaukee. The IndependenceFirst Mobility Store, with inventory at Madison and Greater Milwaukee Area stores and online as well (http://ifmobility.mcservices.com/), networks with the seven other Independent Living Centers, the Aging and Disability Resource Centers, and counties to provide recycled and refurbished AT to those across the state who need it. The device reutilization service is particularly valuable to those in need of equipment but who lack adequate insurance coverage, and to others who need the availability of backup equipment when or if their primary equipment is out of service.

v. Funding the Acquisition of Assistive Technology

Funding is a key factor in the acquisition of assistive technology services, be they devices for assistance in daily living or home modifications. Though the cost of AT may be covered in part, no single public or private insurance program will fund all types of assistive technology services under every circumstance. For the purpose of providing guaranteed low-interest rate loans to Wisconsin residents in need of financial assistance in order to secure AT services, Wisconsin operates the WisLoan Alternative Financing Program. WisLoan is the fourth part of the WisTech program and is coordinated by the Milwaukee-based IndependenceFirst Independent Living Center, which partners with the other seven Independent Living Centers to operate the program statewide.

There are no age or income level limits for Wisconsin residents who wish to apply for loans. However, those applying must be in need of the AT themselves or must be applying on behalf of an individual with a disability in need of the technology. It is also not required to have depleted personal finances prior to completing a WisLoan application. Those who wish to apply for a loan receive direct assistance at any of Wisconsin’s eight Independent Living Centers in completing the application. Each month, a WisLoan Board reviews all applications, which are done anonymously, and makes loan award decisions based upon whether or not the requested technology or service meets the definition of assistive technology, and based upon applicants’ ability to repay the loan (taking into account considering income vs. debt, job and credit history, etc.). The WisLoan Board handles all approvals and denials of requests, as well as appeals of denials. Regarding the specific AT service area of home modifications, two important points regarding loan applications, in addition to the request needing to meet the definition of an AT service, are: WisLoan cannot be used to facilitate permanent changes on rental property, and WisLoan cannot be used for modifications already begun before the application submitted.

Aside from the WisLoan alternative financing program, a variety of public and private funding sources exists to assist individuals in obtaining needed assistive technology. In Wisconsin, both home modifications and adaptive aids are services covered by the state’s CIP 1 A/B, CSLA, BIW, CIP II, and COP-W home and community-based waivers, and the Family Care, Partnership and PACE benefit packages. Wisconsin’s IRIS long-term care program of self-directed supports can pay for portions of home modifications and assistive technologies if they relate to the personal needs of the program participant. The Department of Veterans Affairs (DVA) may offer assistance to older adults who are eligible for veterans’ benefits. Individuals who wish to find more information about eligibility may visit the website of the Department of Veterans Affairs at http://www.va.gov/ and search for their regional veterans center for further contact regarding options for funding assistance. A range of other funding sources include but are not limited to: personal/family finances,
Medicaid/Medicare, private insurance or flex plans, county aging offices, state offices for hearing or vision, schools or universities, disability-specific organizations, private foundations, religious organizations, or direct online sources for equipment such as Craigslist or Freecycle.
VII. LEARNING MORE ABOUT FAIR HOUSING, THE AMERICANS WITH DISABILITIES ACT AND REASONABLE ACCOMMODATIONS

i. Strategies for human services staff to improve their working relationship with local landlords to enable greater choices, continuity and safety in housing for consumers.

Since accessing existing housing is the quickest way of helping people with disabilities to have homes, it is important that human service providers and consumers alike know what is important to landlords and public housing authorities. Assisting people with disabilities to become more successful in the highly competitive market of renting affordable housing involves working to meet the needs of landlords of those units. Landlords are business people who want a return for their investment and who want to protect that investment.

These four items are most critical to a landlord:
1. Getting the rent paid on time.
2. Keeping the apartment or rental unit in good shape.
3. Being able to follow all rules established by the landlord.
4. Receiving no complaints from neighbors.

Below are some ideas or strategies for human services staff to use to develop successful working relationships with private landlords and public housing authorities who serve as landlords.

Establishing Partnerships with Landlords:
Establishing partnerships with landlords takes time. Human service agencies with flexible and responsive support programs can offer landlords services that most other low-income tenants may not have available to them; therefore, supportive services from an agency can allow consumers with disabilities to be even more competitive for affordable housing.

Examples of supportive services that human service staff can provide landlords could include:

- Screening people who are referred to landlords to ensure that people can be successful tenants.
- Assisting with application procedures, including providing a referral for persons who do not have a recent rental history.
- Providing financial help with the security deposit.
- Assisting with practical moving details like getting a moving van, helping to carry furniture, hooking up utilities.
- Interpreting the lease requirements into practical, concrete behaviors.
- Visiting the person regularly to ensure that the apartment is kept in good shape.
- Ensuring that the rent is paid on time by collaborating in money management, assisting to obtain a rent subsidy and/or lining up
representative payee.

- Providing a contact person's phone number, who may provide backup to the landlord if the landlord has concerns/problems or wants help.
- Mediating conflicts between the tenant and the landlord.
- When necessary, assist with eviction proceedings.
- Assisting with repair and facilitating payment for any damages that might occur.

Agencies can also assist landlords by referring prospective tenants for vacancies and consequently, reduce the costs of vacancies and advertisements. It is common to hear service providers in supportive services programs say, "Landlords often call us first when they have a vacancy. They like the kinds of support we can offer them." In this way persons with disabilities can actually become the more preferred tenants for low-income rental housing. As with any other business, landlords can also operate under misconceptions about persons with disabilities. A lack of knowledge about the nature of the condition or disability and/or specific negative experiences with renting to persons with disabilities can contribute significantly to a landlords’ reluctance or denial to house. Some of this stigma can be reduced by helping landlords to have positive rental experiences with consumers. One supportive landlord can be very helpful in positively communicating with their colleagues about the capacity and reliability to support people and about people with disabilities themselves.

Establishing a Partnership with Public Housing Authorities:

All of the strategies listed above also apply to developing a good working relationship with Public Housing Authorities (PHAs). In addition, a very useful strategy for ensuring a good working relationship between service providers and public housing authorities is to create a protocol or agreement between the local human service system and the Public Housing Authority regarding the provision of support services for residents with disabilities in the housing program they may operate. The agreement should contain a short mission statement and descriptions of several specific roles for each entity to play in the process of securing affordable housing for consumers. If both parties fulfill the responsibilities outlined in this agreement, individuals with disabilities gain better access to the HCV Program and acceptance by landlords than they would with a more disjointed approach. This type of agreement can also be the basis for a set-aside of a specific number of HCV units for disabled consumers.

ii. General information about fair housing, reference materials about fair housing and a list of agencies which can be contacted to learn more about it.

There are three major federal housing laws that provide fair housing protections for people with disabilities, their advocates, and providers.

1. The Fair Housing Amendments Act (FHAA)
   - Expanded pre-existing fair housing to include protections for people with disabilities
   - Prohibits discrimination
because of disability in terms, condition, privileges in sale or rental of housing

- Covers all public and private housing except owner-occupied housing with four or fewer units

2. Section 504 of the Rehabilitation Act (Section 504)

- People with disabilities in programs and activities receiving federal funds cannot be excluded because of their disability
- Requirements of covered programs and entities are more far reaching

3. Title II of the Americans with Disabilities Act (ADA)

- Extended Section 504 to all activities of public entities including state and local governments
- Prohibits discrimination against people with disabilities in places of public accommodation: hotels, motels, day care centers, homeless shelters and others
- Places of public accommodation include the rental office in housing, community rooms, dining room and other areas of a residential development that are rented out or open for use by public

The laws as they apply to people with disabilities have three general purposes; to end segregation of housing available to people with disabilities, to give people with disabilities the right to choose where they wish to live, and to require reasonable accommodation to their needs in securing and enjoying appropriate housing.

The following information was reprinted with permission from the Metropolitan Milwaukee Fair Housing Council:

Federal and State Fair Housing Laws make it illegal to discriminate in housing based on the following protected classes:

- **Race:** A person's race or the race of persons with whom one associates.
- **Color:** A person's skin color.
- **Sex:** A person's sex, including sexual harassment or intimidation.
- **National Origin/Ancestry:** The country of one's birth and/or the nationality of one's ancestors.
- **Religion:** A person's religious beliefs or denominational affiliations.
- **Age:** Persons 18 years of age and older.
- **Disability/Handicap:** A physical or mental impairment which substantially limits one or more major life activities.
- **Marital Status:** Married, single, divorced, widowed or separated.
- **Lawful Source of Income:** A person's legal means of income, including such subsidized forms as Social Security, AFDC, Food Stamps, Unemployment Compensation, etc.
- **Sexual Orientation:** Heterosexuality, homosexuality or bisexuality.
- **Family/Familial Status:** Household composition, including the presence of children.

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7 [http://www.fairhousingwisconsin.com/](http://www.fairhousingwisconsin.com/)
**Domestic Abuse, Sexual Assault and Stalking Victims:** Persons who have been or are victims of domestic abuse, sexual assault or stalking.

Illegal discrimination in housing covers a wide variety of unlawful acts. When one or more of the following occurs and is based on a person's membership in a protected class, it may constitute illegal discrimination:

- Refusing to sell, rent, insure, construct, and/or finance housing.
- Refusing to discuss the terms of the sale, rental, insurance, construction and/or financing of housing.
- Refusing to allow inspection of housing.
- Refusing to renew a lease or causing the eviction of a tenant.
- Misrepresenting the availability of housing for sale, rent or inspection.
- Applying different terms or conditions for the sale, rental, insurance, construction and/or financing of housing.
- Refusing to allow reasonable modifications or accommodations for persons with disabilities.
- Printing, publishing or displaying advertisements or notices that state or indicate a preference based on a protected class.
- Engaging in harassment, coercion or intimidation.
- Blockbusting, which consists of any effort to induce or attempt to induce a person to sell or rent a dwelling by representations regarding the presence or entry of a person or persons of a protected class or economic status.
- Steering (restricting or attempting to restrict, by word or action) an individual's housing choices to perpetuate segregated housing patterns.
- Segregating by floor, building, development, or community based on membership in a protected class.

There are rights and remedies available under both the Wisconsin Open Housing Law and the Federal Fair Housing Act. Violations of these laws may be pursued through the court system of different administrative agencies. There are time limitations (statute of limitations) for filing fair housing complaints. Under the Federal Fair Housing Act, there is a two year statute of limitations. If a complaint is filed in the state court or with an administrative agency the statute of limitations is up in one year.

Contact the entities below for more information or assistance regarding the laws, exemptions to the laws or how to pursue complaints of discrimination:

**State Resources:**

- Wisconsin Department of Workforce Development (DWD), Equal Rights Division, 201 E. Washington Ave, Room A300, Madison WI 53708. P: 608-266-6860, TTY: 608-264-8752 Website: [http://dwd.wisconsin.gov/er/discrimination_civil_rights/open_housing_law.htm](http://dwd.wisconsin.gov/er/discrimination_civil_rights/open_housing_law.htm)
- Dept. of Agriculture, Trade and
Consumer Protection (DATCP), Bureau of Consumer Protection, 2811 Agriculture Dr., PO Box 8911, Madison WI 53708-8911. Toll-free Hotline: 800 422-7128, Email: datcphotline@wi.gov. Website: http://datcp.wi.gov/Consumer/Wisconsin_Way/index.aspx


- Fair Housing Council:
  Toll-free statewide complaint intake line: 1-877-647-FAIR (3247)
  Website: http://www.fairhousingwisconsin.com
  - Metropolitan Milwaukee Fair Housing Council (main office), 600 E. Mason Street, Suite 401, Milwaukee, WI 53202, Phone: 414-278-1240, Fax: 414-278-8033
  - Fair Housing Center of Greater Madison 612 West Main Street, Suite 200 Madison, WI 53703 Phone: 608-257-0853
  - Fair Housing Center of Northeast Wisconsin (satellite office), 4650 W. Spencer Street, Suite 20, Appleton, WI 54914, Phone: 920-560-4620 • Fax: 920-560-4621

- Tenant Resource Center 1202 Williamson Street, Suite 102, Madison, WI 53703, P: (608) 257-0006; Admin line: (608) 257-0143; E-mail asktrc@tenantresourcecenter.org. Website: http://tenantresourcecenter.org

**Federal Resources:**

- HUD, Office of Fair Housing and Equal Opportunity (FHEO), 451 Seventh Street, S.W., Room 5116, Washington, D.C. 20410-2000. Phone (Housing Hotline): 1-(800) 669-9777, TDD: 1-(800) 927-9275. Website: www.hud.gov/fairhousing
  - HUD Milwaukee FHEO Field Office, 310 West Wisconsin Avenue, Suite 1380, Milwaukee, WI 53203-2289. Phone and (414) 297-3214, Fax: (414) 297-1179, Toll Free: 1-(800) 765-9372.
  - File a complaint with HUD online: http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/online-complaint
  - The Multifamily Housing Complaint Line is a service provided by HUD’s Multifamily Housing Clearinghouse (MFHC) that enables residents of HUD-insured and -assisted properties and other community members to report complaints with a property’s management concerning matters such as poor maintenance, dangers to
health and safety, mismanagement, and fraud. It can be accessed by dialing 1-800-MULTI-70 (1-800-685-8470).

 o If you have a Housing Choice Voucher complaint, you can contact the PIH Customer Service Center at 1-(800) 955-2232, or send an email directly to the Public Housing’s Customer Service email address: pihirc@firstpic.org.

iii. Reasonable Accommodations and Reasonable Modifications, and how these tools can help people with disabilities navigate the world of public housing.

In addition to abstaining from the prohibited actions listed above, landlords must take proactive measures to ensure that people with disabilities have equal access to housing. Assuring reasonable accommodation is at the heart of our fair housing laws and is essential in bringing about non-discrimination and choice.

HUD defines reasonable “accommodations” and “modifications” separately:

- Reasonable accommodations: A reasonable change to rules, policies, practices and procedures if needed to enable a person with disabilities to have an equal opportunity to use and enjoy the facilities or programs.
- Reasonable modifications: A change to the physical development or unit to allow a person with a disability to reside there.

Reasonable Accommodation requirements were included in Section 504 of the Rehabilitation Act, the law that prohibits disability discrimination in programs receiving HUD funds or financial assistance. Refer to one of the above agencies or go to HUD’s website to read more about Section 504 of the Rehabilitation Act.

HUD adopts the federal definition of disability: "Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such impairment." In defining coverage under fair housing laws, the broadest possible class of people with disabilities is included; from those who have visible disabilities to those who have no disabilities but are so perceived. Advocacy organizations and providers of housing for people with disabilities are included, in addition to consumers themselves. Therefore, the law also protects entities acting on behalf of people with disabilities in obtaining housing. All fair housing laws exclude people who are currently using illegal drugs from protections; however, individuals who have a history of using illegal drugs but are not currently using such are covered by all fair housing laws.

An individual with a disability should request an accommodation as soon as it appears that the accommodation is needed, however, requests may be made at any time. HUD does not prescribe a uniform procedure for requesting a reasonable accommodation to be used with all housing providers. In order to facilitate the process and consideration of the request, tenants or prospective tenants may wish to check with a housing provider in advance to

determine whether that housing provider has established any specific procedures regarding requests for reasonable accommodation. It is usually advised that the request be made in writing, so there will be documentation that the request was actually made in the event of a later dispute. To request an accommodation, an individual should make clear to the housing provider that they are requesting that an exception, change, adjustment, or modification be made to a rule, policy, practice, service, building or dwelling unit due to a disability. They should explain what type of accommodation is requested and explain the relationship between the requested accommodation and the disability. There is a sample accommodation request in the appendix.

Here are a few examples of typical requests for reasonable accommodations:

- Waiver of rental requirements, such as minimum income levels and rental histories.
- Waiver of policies regarding pets to allow a service animal.
- An exception to a parking policy such as access to a reserved parking spot.
- Allowing rental of a housing unit with an extra bedroom for an attendant.
- Giving priority for ground-floor housing units.
- Transfer to an accessible housing unit, as it becomes available, even if there is a waiting list for such housing units.
- Changing the due date for rent.
- Assistance with completion of the application.
- Alternate formats of written materials and alternate delivery of information to a tenant.

Whether a particular accommodation is reasonable depends on a variety of factors and must be decided on a case-by-case basis. The determination first depends on the answers to two questions:

1. Does the request impose an undue financial and administrative burden on the housing provider?
2. Would making the accommodation require a fundamental alteration in the nature of the provider’s operations?

If the answer to either question is yes, the requested accommodation is not reasonable. If the housing provider believes the requested accommodation is unreasonable, the housing provider has the option to propose a substitute accommodation. For more information, see HUD’s website on Disability Rights in Housing.9


9
VIII. CONCLUSION

Components of Successful Housing for People with Disabilities

The purpose of this manual is to document the knowledge and strategies that are most likely to lead to outcomes that include safe, accessible, decent housing for people with disabilities and the availability of supportive services that make housing success achievable. The goal is to assist in the task of finding the person’s home: housing that fits into its neighborhood and offers an invitation to the community to welcome its neighbor with a disability and also offers the person with a disability the information, planning, and resources needed to succeed as a valued member of the community. Key to any plan is the understanding of where you will be when you achieve success. By integrating the information in this guide, the editors hope readers will embrace the following components of successful housing as achievable goals for people with disabilities, their systems of supportive services, and the communities to which they belong.

1. People with disabilities need affordable housing: Decent shelter at a cost affordable to people on a fixed income.

2. People with disabilities need to feel safe in their home and in their neighborhood.

3. People with disabilities need to feel in control of their own housing. They hold the key to their home. They have a lease or title that confirms that this home is theirs. They decide the composition of their own household—how many housemates and who.

4. People with disabilities need a stable home—housing that assures tenancy over the long term. The lease should have options for renewal, for as long as the tenant wants to live in the home, subject to compliance with lease terms. The person has a household budget that manages predictable costs and has access to reserves for unexpected expenses.

5. Some people with disabilities need responsive property management tailored to tenants whose disabilities may require individualized accommodations. Property management will coordinate with, complement, and supplement any day-to-day in-home supportive services.

6. People with disabilities need ordinary housing in typical neighborhoods that will not separate and segregate them from other traditional housing communities. The housing will not be burdened with licensing required by congregate facilities, thus allowing tenants to be seen by neighbors based on their own merits and in a positive light.

7. People with disabilities need to feel a sense of belonging and membership. People may need assistance in initiating and maintaining constructive relationships with housemates, neighbors, resident association members, friends, co-workers, and family members.

8. People with disabilities need mobility—homes located in areas served by public
transportation; barrier-free common areas; and, outside, some individuals may need curb cuts, reserved parking, modifications to entering locked lobbies, accommodations for access by caregivers.

9. Some people with disabilities may need individualized supportive services in their home, available on a regularly scheduled basis and on short notice, when needed. People may need support available in their home to maintain good nutrition, hygiene and health, manage budgets and bills, establish a domestic routine, establish a safe environment and safe practices, provide quick response to emergencies, help to maintain good relationships with housemates and neighbors, monitor and dispense medication, help in figuring out how get to work and social destinations using public transportation, and coordination of domestic routines and schedules to insure people get to work, appointments, and other commitments on time and prepared. Some tenants benefit from monitoring technologies that can supplement and reduce reliance on caregivers.

10. Some people with disabilities may need support in exercising responsibility, making choices, and providing direction and decision-making in developing and implementing a self-directed service plan. Competent service plans will include support for the role of tenant or home owner, a commitment to facilitate the person’ engagement in decisions about their housing, and will assure coordination among the tenants’ guardians, support brokers/care managers, and residential support managers.
Wisconsin Weatherization Service Providers – Division of Energy Services

The Weatherization Program is funded through the State of Wisconsin with funds from the U.S. Department of Energy, Public Benefits, and WHEAP to address major sources of heat loss in low-income homes. People who are deemed high-energy users by the State of Wisconsin, according to the amount of energy assistance the family receives, are first priority for weatherization. A list of such families is supplied by Madison. When that list has been exhausted, other applicants who meet the eligibility are considered.

Once eligibility has been established, the client is contacted by an energy auditor, who determines what work needs to be done to the home. After the audit, a crew will go to the home and actually perform the work prescribed by the audit under the careful supervision of a field coordinator. Such work may include insulating, working on attics and sidewalls, and replacing furnaces, water heaters, etc. A sign-off of acceptable work is required from the owner or renter of the property, with quality control performed on a percentage of the completions.

Eligibility

You may be eligible for weatherization services if:

- You received benefits from Wisconsin’s Home Energy Assistance Program (WHEAP) or your gross income for the last three months is equal to or less than 60% of Wisconsin’s state median income (SMI) for your family size.
- Your dwelling/apartment has not been weatherized before.
- You own your home or rent.
- Your household meets certain priorities that may include a high energy burden or use, an elderly or disabled member or a child under six.

Eligibility Guidelines

If you received Wisconsin Home Energy Assistance Program (WIHEAP) benefits during the last heating season, you are automatically eligible for weatherization services. You may also qualify if your annual income at or below 60% of the State Median Income Guidelines and have applied for WHEAP.

Weatherization services vary with each home, depending on how it was built and its current condition. Common weatherization services include installing attic and sidewall insulation, sealing major air leaks, repairing or replacing furnaces, caulking and/or repairing inefficient windows and doors, adding weather stripping, insulating hot water heaters, installing energy-efficient light bulbs and appliances, plus other energy-conserving activities.
What Happens if I Qualify?
The process of receiving Weatherization Services can take anywhere from two months to one year.

If you are eligible for weatherization services based on your WHEAP application, your application information will be referred to the local weatherization agency. Households selected for potential weatherization services will be contacted by the weatherization agency. The agency will then make arrangements to have an energy auditor look at your home to see what can be done to make it more energy efficient. Weatherization services differ with each home depending on how it was built and its condition. Some common weatherization services include:

- Insulate attics, walls and floors
- Insulate or replace water heater
- Install energy efficient lighting
- Reduce air leakage
- Repair or replace furnace
- Replace refrigerator, if qualified
- Perform a general health and safety inspection
- Provide information about maintenance and energy conservation

Addressing weatherization problems can:

- Reduce home energy use
- Improve comfort
- Make the home environment healthier
- The weatherization program exists to improve the energy efficiency of the housing stock for low/moderate income people. The eligibility for weatherization is the same as for energy assistance and all applications are taken by the County Energy Assistance Offices. The program is available to eligible people who own or rent (with landlord's approval). Work can be done on homes, mobile homes, duplexes and apartment buildings.

To find your local weatherization agency go to the state of Wisconsin's [Home Energy Plus website](http://www.energymatters.com) or check the agencies below.

**Advocap, Inc.**

2929 Harrison Street
Oshkosh, WI 54901
920-426-0150
800-631-7760
[http://www.advocap.org/wz.html](http://www.advocap.org/wz.html)

Advocap, Inc. provides weatherization services to residents of Oshkosh and Winnebago counties.
Ashland County Housing Authority
124 Wilderness Drive
P.O. Box 349
Mellen, WI 54546
Phone: (715) 274-8311 or (800) 274-8311
Fax: (715) 274-4303
http://www.ashlandcountyhousingauthority.org/weatherization.html

Ashland County Housing Authority provides weatherization services for residents in Ashland, Bayfield, Douglas, Oneida, Vilas and Iron Counties; and Bad River, Red Cliff, and Lac du Flambeau Reservations.

Central Wisconsin Community Action Council
1000 Hwy 13
P.O. Box 430
Wisconsin Dells, WI 53965
Phone: (608) 254-8353
Fax: (608) 254-4327
info@cwcac.org
http://cwcac.org/

CWCAC provides weatherization services for residents in Adams, Columbia, Dodge, Juneau and Sauk counties.

Community Advocates
728 N James Lovell Dr
Milwaukee, WI 53203
Phone: (414) 875-2009
www.communityadvocates.net/

Community Advocates provides weatherization services residents Milwaukee county

Coulee Cap Inc.
201 Melby Street
Westby, WI 54667
Ph: 608-634-3104
Fax: 608-634-3134
Toll Free: 866-904-4507.
http://www.coulee-cap.org/wx.html

Coulee Cap, Inc. provides weatherization services to residents in Crawford, La Crosse, Monroe, and Vernon counties.
**Couleecap La Crosse Office**  
2101 Victory Street, Suite C  
La Crosse, WI 54601  
Phone: 608-782-4877  
Fax: 608-782-4822  
Toll Free: 866-717-9490  
Office Hours: 8:00am to 4:30pm (M-F)

**Couleecap Monroe Office**  
217 North Black River Street  
Sparta, WI 54656  
Phone: 608-269-5021  
Fax: 608-269-1918  
Toll Free: 866-766-9215  
Office Hours: 10:00am to 2:00pm (M,W,Th)

**Couleecap Crawford Office**  
200 E. Blackhawk Avenue  
Prairie Du Chien, WI 53821  
Phone: 608-326-2463  
Fax: 608-326-2464  
Office Hours: 9:00am to 5:00pm (M-F)

**Couleecap Vernon Office**  
110 North Main Street  
Westby, WI 54667  
Phone: 608-634-4100  
Fax: 608-634-4191  
Toll Free Weatherization: 866-904-4508  
Office Hours: 9:00am to 3:00pm (M-Th)

**Hartford Community Development Authority**  
109 North Main Street  
Hartford, WI 53027  
Phone: (262) 670-3772  
FAX: (262) 670-3775  
(262) 673-8224 TDD  
[http://ci.hartford.wi.us/Municipal_Depts/HCDA.htm](http://ci.hartford.wi.us/Municipal_Depts/HCDA.htm)

The HCDA provides weatherization services to residents in Dodge and Washington Counties.

**Indianhead Community Action Agency, Inc**  
1000 College Avenue West  
P.O. Box 40  
Ladysmith, WI 54848  
Phone: 715-532-4222  
Fax: 715-532-7808  
[http://www.indianheadcaa.org/wzn.htm](http://www.indianheadcaa.org/wzn.htm)
Indianhead Community Action Agency provides weatherization services for residents of Burnett, Clark, Price, Rusk, Sawyer, Taylor and Washburn counties.

**La Casa De Esperanza**  
410 Arcadian Ave,  
Waukesha, WI 53186  
(262) 547-0887  
[www.lacasadeesperanza.org](http://www.lacasadeesperanza.org)

La Casa’s provides weatherization services to residents in Jefferson, Waukesha and Milwaukee counties.

**NewCAP, Inc.**  
1201 Main Street, Oconto, WI 54153  
Phone: 920-834-4621 or 800-242-7334  
FAX: 920-834-4887  
**Office Hours**  
Monday-Thursday  
7 a.m. – 5:30 p.m.  
[www.newcap.org/](http://www.newcap.org/)

NewCAP provides weatherization services for residents of Brown, Florence, Forest, Marinette, Menominee, Oconto and Shawano counties.

Application Process  
Client may fill out a [Request for Weatherization](http://www.newcap.org/) or call the [Oconto office](http://www.newcap.org/).

**North Central CAP, Inc.**  
Wisconsin Rapids Office  
2111 8th Street South, Suite 102  
Wisconsin Rapids, WI 54494  
Phone 715-424-2581  
[www.northcentralcap.org](http://www.northcentralcap.org)

North Central Community Action Program, Inc. provides services to residents of Wood, Lincoln, Langlade, and Marathon counties.

**Outagamie County Housing Authority**  
3020 E. Winslow Avenue  
Appleton, WI 54911-8994  
Phone: 920-731-7566  
Fax: 920-731-3071  
[http://www.outagamiehousing.us/about.html](http://www.outagamiehousing.us/about.html)

Outagamie County Housing Authority serves Outagamie and Calumet Counties.
Partners for Community Development
1407 South 13th St
Sheboygan WI 53081
920-459-2780
800-584-8172
www.partners4cd.com

Sheboygan County: 920-459-3207
Manitowoc County: 920-683-2888
Ozaukee County: 800-721-3301

Project Home
1966 S. Stoughton Rd.
Madison, WI 53716
Phone (608) 246-3737
E-mail outreach@projecthomewi.org
www.projecthomewi.org

Project Home provides services for residents of Dane and Green County.
In Dane County, call Energy Services, Inc. at 608-333-0333 to schedule appointments and 267-8601 for the Emergency Furnace Program.

In Green County, call Green County Human Services at 608-328-9393.

Racine/Kenosha CAA, Inc.
Weatherization Racine
1800 21st St
Racine, WI 53403
Phone: (262) 898-8036
Fax: (262) 554-8136
http://www.rkcaa.org/Weatherization.htm

Racine/Kenosha CAA, Inc. provides weatherization services to residents of Kenosha and Racine counties.

Social Development Commission
4041 N. Richards St.
Milwaukee, WI 53212
Phone:(414)906-2800
www.cr-sdc.org/

Social Development Commission provides weatherization services to residents of Milwaukee county.

Southwestern WI CAP, Inc.
Southwestern WI CAP, Inc. provides weatherization services to residents of Grant, Iowa, Lafayette and Richland counties.

**West Central WI CAP, Inc.**
Weatherization
319 Misty Lane – P.O. Box 308
Glenwood City, WI 54013
800-606-9227 (715) 265-4271 Fax: (715) 265-7199

West Central WI CAP provides services for residents of Barron, Chippewa, Dunn, Pepin, Pierce, Polk and St. Croix counties:

**Western Dairyland EOC, Inc.**
23122 Whitehall Road
PO Box 125
Independence, WI 54747
Phone: 715-985-2391 or 1-800-782-1063
Email: info@WesternDairyland.org
Hours: 8 am to 4:30 pm, Monday – Friday
[http://www.westerndairyland.org/weatherization.phtml](http://www.westerndairyland.org/weatherization.phtml)

Western Dairyland provides weatherization services for residents of Buffalo, Eau Claire, Jackson and Trempealeau counties.

**Women’s Employment Project**
1300 Egg Harbor Road Suite 124
Cherry Point Mall
Sturgeon Bay, WI 54235
Phone: 920.743.7273
Fax: 920.818.0403
Email: info@wearehopeinc.org

Women’s Employment Project provides weatherization services to residents of Door and Kewaunee counties.
**Aging and Disability Resource Centers**

Aging and Disability Resource Centers (ADRCs) are the first place to go to get accurate, unbiased information on all aspects of life related to aging or living with a disability. ADRCs are friendly, welcoming places where anyone - individuals, concerned families or friends, or professionals working with issues related to aging or disabilities - can go for information tailored to their situation. The ADRC provides information on broad range of programs and services, helps people understand the various long term care options available to them, helps people apply for programs and benefits, and serves as the access point for publicly-funded long term care. These services can be provided at the ADRC, via telephone, or through a home visit, whichever is more convenient to the individual seeking help.

For an ADRC in your area click on the following link.


**Disability Rights Wisconsin**

Disability Rights Wisconsin (DRW) is a private not for profit organization which was founded in 1977. Designated by the Governor to ensure the rights of all state citizens with disabilities through individual advocacy and system change, DRW is part of a national system of federally mandated independent disability agencies. DRW is completely independent of government and the disability service system in order to be free of any conflicts of interests which would undermine our capacity to advocate vigorously on behalf of the human and legal rights of people with disabilities.

Disability Rights helps people across Wisconsin gain access to services and opportunity through its advocacy and legal expertise. We regularly challenge systems and society to create positive change and improve the lives of people with disabilities.

[http://www.disabilityrightswi.org](http://www.disabilityrightswi.org)

**Wisconsin Independent Living Centers**

An independent living center (ILC) is a consumer-directed, non-profit organization that provides four core services: peer support, information and referral, independent living skills training, and person and systems advocacy.

Some ILCs provide additional services such as: community education, training on the Americans with Disabilities Act, personal care and service coordination.

[http://www.dhs.wisconsin.gov/disabilities/physical/ilcs.htm](http://www.dhs.wisconsin.gov/disabilities/physical/ilcs.htm)
• **Access to Independence**

**Counties served:** Columbia, Dane, Dodge, Green  
**Tribes served:** Ho-Chunk Nation

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• **Center for Independent Living for Western Wisconsin**

**Counties served:** Barron, Chippewa, Clark, Dunn, Eau Claire, Pepin, Pierce, Polk, Rusk, St. Croix  
**Tribes served:** Ho-Chunk Nation, St. Croix Band of the Lake Superior Chippewa

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• **Independent Living Resources, Inc.**

**Counties served:** Buffalo, Crawford, Grant, Iowa, Jackson, Juneau, La Crosse, Lafayette, Monroe, Richland, Sauk, Trempealeau, Vernon  
**Tribes served:** Ho-Chunk Nation

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• **IndependenceFirst**

**Counties served:** Milwaukee, Ozaukee, Washington, Waukesha  
**Tribes served:** Forest County Potawatomi

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• **Midstate Independent Living Consultants**

**Counties served:** Adams, Florence, Forest, Langlade, Lincoln, Marathon, Oneida, Portage, Taylor, Vilas, Wood  
**Tribes served:** Lac du Flambeau Band of Lake Superior Chippewa, Forest County Potawatomi Tribe, Sokaogon Mole Lake Chippewa

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• **North Country Independent Living**

**Counties served:** Ashland, Bayfield, Burnett, Douglas, Iron, Price, Sawyer, Washburn  
**Tribes served:** Bad River Band of Lake Superior Chippewa, La Courte Oreilles Band of Lake Superior Chippewa, St. Croix Band of Lake Superior Chippewa, Red Cliff Band of Lake Superior Chippewa

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• **Options for Independent Living**

**Counties served:** Brown, Calumet, Door, Fond du Lac, Green Lake, Kewaunee, Manitowoc, Marinette, Marquette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca,
Waushara, Winnebago

**Tribes served:** Stockbridge-Munsee Band of Mohican Indians, Oneida Nation, Menominee Indian Tribe of Wisconsin

**Society's Assets**

**Counties served:** Jefferson, Kenosha, Racine, Rock, Walworth

**Tribes served:** Ho-Chunk Nation

**Independent Living Council of Wisconsin, Inc.**

Independent Living Wisconsin is a statewide network that provides resources to help people with disabilities live independently. We work with people of all ages and all types of disability.

The network includes the following organizations:

- **Eight Independent Living Centers** (Main Office/Counties Served)
  - Access to Independence (Madison/Columbia, Dane, Dodge and Green)
  - Center for Independent Living for Western Wisconsin (Menomonie/Polk, Barron, Rusk, St. Croix, Dunn, Chippewa, Pierce, Pepin, Eau Claire, Clark)
  - Independence First (Milwaukee/Milwaukee, Ozaukee, Washington and Waukesha)
  - Independent Living Resources (La Crosse/Crawford, Richland, Sauk, Iowa, Grant, LaFayette, Vernon, La Crosse, Monroe, Jackson, Trempealeau, Buffalo, Juneau)
  - Midstate Independent Living Consultants (Stevens Point/Adams, Forest, Langlade, Lincoln, Marathon, Oneida, Portage, Taylor, Vilas, Wood)
  - Options for Independent Living (Green Bay/Door, Kewaunee, Manitowoc, Brown, Calumet, Sheboygan, Fond Du Lac, Green Lake, Marquette, Waushara, Winnebago, Outagamie, Waupaca, Shawano, Menominee, Oconto, Marinette)
  - Society's Assets, Inc. (Racine/Jefferson, Kenosha, Racine, Rock and Walworth)

[http://www.il-wisconsin.net/](http://www.il-wisconsin.net/)

**The Wisconsin Board for People with Developmental Disabilities**

The Wisconsin Board for People with Developmental Disabilities (WBPDD) was established to advocate on behalf of individuals with developmental disabilities, foster welcoming and inclusive communities, and improve the disability service system. The Board's mission is to help people with developmental disabilities become independent, productive, and included in all facets of community life.


**Wisconsin Council on Physical Disabilities**
The Wisconsin Council on Physical Disabilities (WCPD) was created by the state legislature in 1989. Its mission, established by state statute 15.197 (4) is to:

- Develop and implement a state plan for services to people with physical disabilities
- Advise and make recommendations to state agencies on relevant legislation
- Promote public awareness about the abilities of and barriers to people with physical disabilities
- Encourage the development of programs and policies that prevent physical disabilities
- And submit recommendations in an annual report to the state legislature

http://www.pdcouncil.state.wi.us/

**Public Housing Authorities**

Wisconsin Association of Housing Authority’s (WAHA) purpose is "To foster and promote low-rent public housing and other housing programs for low and moderate income families, including elderly and handicapped, which provide a physical and social environment for the benefit of both the family and the community."

http://www.wahaonline.org/index.html

Abbotsford Housing Authority
310 E Pine St.
Abbotsford, WI 54405
Phone: 715-223-4631
Serving: Clark, Marathon, Wood counties

Amery Housing Authority
300 Harriman Ave., North
Amery, WI 54001
Phone: 715-268-2500
Serving: City of Amery

Albany Housing Authority
101 W Main St.
Albany, WI 53502
Phone: 608-862-3424
Serving: Green County

Antigo Housing Authority
535 3rd Ave.
Antigo, WI 54409
Phone: 715-623-5768
Serving: City of Antigo and Langlade County

Algoma Housing Authority
145 Grand View Court
Algoma, WI 54201
Phone: 920-487-5905
Serving: Door, Kewaunee, Winnebago counties

Appleton Housing Authority
925 W Northland Ave.
Appleton, WI 54914
Phone: 920-739-6811
Serving: City of Appleton

Altoona Housing Authority
2404 Spooner Ave
Altoona, WI 54720
Phone: 715-834-1842
Serving: City of Altoona

Ashland County Housing Authority
124 Wilderness Dr
Mellen, WI 54546
Phone: 715-274-8311
Serving: Ashland County
Barron City Housing Authority
123 E Franklin Ave
PO Box 228
Barron, WI 54812
Phone: 715-537-5533
Serving: City of Barron

Barron County Housing Authority
611 Woodland Ave #25
Barron, WI 54812
Phone: 715-537-5989

Beloit Housing Authority
100 State St., 3rd Floor
Beloit, WI 53511
Phone: 608-364-8747
Serving: City of Beloit

Boscobel Housing Authority
213 Wisconsin Ave., #209
Boscobel, WI 53805
Phone: 608-375-4228
Serving: City of Boscobel

Brillion Housing Authority
210 S Parkway
Brillion, WI 54110
Phone: 920-756-3041
Serving: City of Brillion

Brown County Housing Authority
100 N Jefferson St.
Green Bay, WI 54301
Phone: 920-448-3400
Serving: Brown County

Bruce Housing Authority
503 S Coleman St.
Bruce, WI 54918
Phone: 715-868-4731
Serving: City of Bruce

Chetek Housing Authority
801 W Stout St
Chetek, WI 54728
Phone: 715-924-3300
Serving: City of Chetek

Chilton Housing Authority
312 Bonk St
Chilton, WI 53014
Phone: 920-849-7042
Serving: City of Chilton

Chippewa County Housing Authority
711 N Bridge St., #14
Chippewa Falls, WI 54729
Phone: 715-836-9041
Serving: Chippewa County

Clintonville Housing Authority
25 N 12th Street
Clintonville, WI 54929
Phone: 715-823-3541
Serving: City of Clintonville

Cumberland Housing Authority
1295 6th Ave
Cumberland, WI 54829
Phone: 715-822-2005
Serving: City of Cumberland

Dane County Housing Authority
2001 W Broadway Ste 1
Monona, WI 53713
Phone: 608-224-3630
Serving: Dane County

De Forest Housing Authority
509 N Main St
De Forest, WI 53532
Phone: 608-846-4082
Serving: City of De Forest

De Pere Housing Authority
850 Morning Glory Lane
De Pere, WI 54115
Phone: 920-336-0755
Serving: City of De Pere

Dodge County Housing Authority
491 E Center Street
Juneau, WI 53039
Phone: 920-386-2866
Serving: Dodge County
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<td>La Crosse County Housing Authority</td>
<td>615 Plainview Rd</td>
<td>608-781-5365</td>
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<td>Ladysmith Housing Authority</td>
<td>705 E 4th St</td>
<td>715-532-7076</td>
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<td>626 Main St #105</td>
<td>608-776-4880</td>
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<td>228 Water St</td>
<td>920-648-5064</td>
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<td>Madison Housing Authority</td>
<td>215 Martin Luther King Jr Blvd</td>
<td>608-266-4675</td>
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<td>1433 N 6th St</td>
<td>920-684-5865</td>
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<td>Marinette County Housing Authority</td>
<td>926 Main St</td>
<td>715-856-6114</td>
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<td>Marinette City Housing Authority</td>
<td>1520 Ludington St</td>
<td>715-735-6912</td>
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<td>601 S Cedar Ave</td>
<td>715-387-0528</td>
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<td>Mauston Housing Authority</td>
<td>208 W Monroe St</td>
<td>608-847-4379</td>
<td>City of Mauston</td>
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<td>Menomonie Housing Authority</td>
<td>1202 10th St</td>
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<td>215 Grand Ave</td>
<td>715-5236-7386</td>
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<td>Milwaukee City Housing Authority</td>
<td>2711 W Wells St, Room 102</td>
<td>414-289-7386</td>
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<td>Mondovi Housing Authority</td>
<td>600 Buffalo St</td>
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Monroe Housing Authority
800 13th St
Monroe, WI 53566
Phone: 608-325-2949
Serving: City of Monroe

New London Housing Authority
505 Division St
New London, WI 54961
Phone: 920-982-8509
Serving: City of New London

New Richmond Housing Authority
370 Odanah Ave
New Richmond, WI 54017
Phone: 715-246-2130
Serving: City of New Richmond

Oconto Housing Authority
Phone: 920-731-7566
Serving: Outagamie County

Sheboygan Housing Authority
611 N Water St
Sheboygan, WI 53081
Phone: 920-459-3466
Serving: City of Sheboygan

Taylor County Housing Authority
224 S 2nd St
Medford, WI 54451
Phone: 715-748-1456
Serving: Taylor County

Walworth County Housing Authority
27 S Broad St
Elkhorn, WI 53121
Phone: 262-723-6123
Serving: Walworth County
Illustrations of Community-Integrated Rental Housing

For many people with disabilities, finding a way to sustain affordable rental housing may be their most effective strategy. Movin’ Out operates rental housing in several Wisconsin communities.

Movin' Out owns and operates rental units that are integrated into a variety of neighborhoods. Some apartments are condominium units purchased by Movin' Out and rented to people enrolled in a long term care system. Some are duplexes and some are single family homes with open floor plans—either cape cod or ranch style homes.

Movin' Out develops new community-integrated housing in partnership with other developers. In these “partner projects,” Movin' Out teams up with a for-profit developer on a multi-family real estate development. Movin' Out contributes planning to amplify a project’s capacity to accommodate a wide range of renters in a barrier-free environment. Movin' Out is a valuable partner because, as a non-profit organizations with real estate development capacity, it qualifies for targeted financing available in its role as a Community Housing Development Organization (CHDO) and as a qualified sponsor in other affordable housing programs administered by public agencies like HUD, private entities such as the Federal Home Loan Banks, or programs like low-income housing tax credit program administered in Wisconsin by WHEDA, the state’s housing and economic development authority. A typical development will include 50 to 100 units with, say 10 to 20% of the units affirmatively marketed by Movin' Out to people with disabilities who rely on long term care services.

Movin' Out rental properties and our “partner project” developments are in operation or under construction in these Wisconsin communities:

- Madison
- Mount Horeb
- Stoughton
- Waunakee
- Monona
- Brown Deer
- Glendale
- Greendale
- Waukesha
- New Berlin
- Oconomowoc
- Watertown
- West Bend
- Shawano

Look through the next few pages to discover the qualities Movin' Out advances in its rental development and operations.
Elven Sted, located in central Stoughton, offers the opportunity to live in new housing built with quality and care. Affordable rents, multiple amenities, and a perfect riverside location distinguish these homes and have attracted tenants who want to settle into a friendly, inclusive, stable community of neighbors. Elven Sted, reflecting the Stoughton’s history and culture, means “River Homeplace” in Norwegian.

- Elven Sted is an affirmatively inclusive community: the units are attractive examples of the best in workforce and family rental housing. Several units are adapted to meet accessibility needs of tenants with disabilities who rely on supportive services. Common areas are barrier free and all units are visitable.

- Thirty-two units of affordable multi-family housing and one market rate unit are situated on a 2.5-acre site in Stoughton, bordering the Yahara River at 8th and Dunkirk. Movin' Out, Inc. is the developer and owner. General Capital Group is co-developer. The project is financed with Dane County HOME funds and WHEDA low-income housing tax credits syndicated by National Equity Fund. Additional financing was provided by Disability Opportunity Fund, and BMO Harris Bank. The City of Stoughton provided Tax Incremental Financing and brownfield funds.

- A HOME subsidy of $371,257 and $5.5 million in WHEDA tax credits make 32 of the 33 units affordable to low-income households. The total development budget came in at $7.3 million.

- Energy conservation measures qualify the project for energy certifications.

- The landscape design includes a rain garden with plant species and soil components that mitigate storm water runoff into the river and add beauty to the landscape. A micro-business entrepreneur with disabilities nurtures the rain garden and harvests the high-value seeds from prairie wetland wild flowers populating it.

- The grounds include raised beds for gardening for all abilities. A playground onsite allows for safely-monitored play. Outdoor paths are graded to optimize stroller, walker and wheelchair use. Kayak and canoe storage on site is convenient for tenants who can launch their craft at the terminus of 8th Street.
Elven Sted: Responsive Property Management

Of the 33 residential units located at Elven Sted, several units are rented by households that include tenants with disabilities who rely on supportive services. Movin’ Out contracts with ACC for property management at Elven Sted. ACC tailors its property management to accommodate tenants with disabilities. The Elven Sted property manager will coordinate with caregiver agencies and will complement and supplement the supportive services tenants receive in their home.
Some tenants at Elven Sted work with a support team that helps them establish individualized supportive services in their home. The services are available on a regularly scheduled basis and on short notice, when needed. People may need support available in their home to maintain good nutrition, personal care and health. They may need help to manage a budget and pay bills. They may need assistance in maintaining good relationships with housemates and neighbors. They may rely on caregivers to monitor and deliver medication, help them figure out how to get to work and social destinations, and help them coordinate domestic routines and schedules, insuring that tenants get to work, appointments, and other commitments on time and prepared.

Some Elven Sted tenants benefit from monitoring technologies that can supplement and reduce reliance on caregivers.
What Can We Learn from Elven Sted?

1. We can create housing that welcomes people with disabilities.

2. We can tap various sources of affordable housing subsidies to underwrite the cost of community-integrated housing that welcomes people with disabilities.

3. We can create community-integrated housing that attracts a representative and diverse set of tenants.

4. WHEDA was pleased to be able to sponsor tax credits for a project that also included HOME funds and other sources of financing. Elven Sted served as a model and an inspiration for WHEDA and DHS to collaborate on developing new affordable housing that affirmatively integrates people with disabilities in ordinary settings within a development that reflects the diversity of the surrounding community.

5. People with disabilities can hold leases, manage their homes, be good neighbors, and arrange for supportive services to be delivered in their homes.

6. Our long term support systems can deliver in-home support with efficiency and economy to households of one to three people in community-integrated settings.

7. Living in ordinary, unlicensed, integrated settings creates opportunities for positive interactions and relationships that are based on neighborliness, not disability.

8. We need to enhance the capacity of our long term support systems to organize flexible community supported living in ordinary settings.

9. Developers can create housing like Elven Sted all over Wisconsin.
Movin’ Out owns and operates more than 37 scattered site rental units in five Wisconsin counties: homes that match well the familiar, ordinary neighborhoods in which they are located—homes that provide sustainable, affordable, accessible shelter. Movin’ Out leases the homes to people whose disabilities who qualify for long term support services. When Movin’ Out took on a well-worn property from another non-profit, it needed substantial work inside and out. Sally, our tenant, has lived there for 20 years, ever since she was discharged from a state institution. As the years go by, she needs more modifications that allow her to remain in her own home. Her house sits on a big lot. So we developed a plan to completely remodel her home and build a new second unit to accommodate two other tenants. Sally and her support team worked with us from the beginning to factor in the big and small details that would tailor the improvements to her preferences as well as her current and future needs. She has a state-of-the-art tile roll-in shower. In the remodeling, Sally retained a few antique wooden doors with original hardware.

We worked closely with the support teams of the two men identified as tenants for the new unit. Like the transformed existing unit, the new unit is entirely barrier free and accommodates all the tenants’ stuff, including sound systems, big TV, wheel chairs and therapy equipment. Both men had lived alone in their own apartments and wanted to maintain as much autonomy as they could while, at the same time, finding cost saving in sharing a home. We designed the new unit so it could function as two integrated units: each with a nice-sized bedroom, each with its own adjoining sitting room, individual bathrooms, and a shared kitchen and dining area. The layout succeeds in offering each tenant the privacy they both value while also providing companionship and affordable rent. The layout is flexible enough so that a live-in caregiver or third housemate can be accommodated, if needed and preferred by the tenants in the future.

Even with the addition of the second unit, the yard still holds enough space to set up a community garden administered by the local community action program. Neighborhood gardeners greet the tenants and share the bounty of the vegetable garden.

Members of Fire Fighters Local 311 volunteered to clear the portion of the yard dedicated as a community garden. They also constructed a porch and a deck to allow the tenants to enjoy the backyard and greet the gardeners. Sally and her two neighbors rely on day to day care provided by Neighborhood Connections, an agency specializing in personalized support geared not only to the person’s care needs but also to support them in their roles as neighbor, lease holder, and community member.
Perpetually Affordable and Community-Integrated Housing for Low-Income Tenants with Disabilities

After more than a dozen years of tenancy at an apartment complex in Madison, 15 women with disabilities, all neighbors and friends, were informed that their leases would not be renewed due to big plans the owners had to make their apartment units more “up-scale.” The up-scaling clearly would not include these low-income women with disabilities. They faced the prospect of dispersing to new rental apartments around town—and losing the informal support and friendship they provided each other and the convenience of having Community Living Connections (CLC) support staff within a few steps of their home. Or perhaps an investor would provide a dedicated 8-unit building that would segregate the women from the surrounding neighborhood.

Or—perhaps the women would find a better way! Movin’ Out approached the 15 women and their support team from CLC and proposed a better solution: one that would allow the women to live in proximity to each other; that assured that CLC staff support would be nearby; a solution that would also integrate them as fellow members of a vibrant and diverse neighborhood community.
Movin' Out took on their challenge to create housing that met these criteria. First, Movin' Out approached Sally and Jay Bruner, owners and managers of Stonebridge Condominiums—a 300-unit development—and offered this proposal: Movin' Out would buy 12 condo units and reserve them for the 15 displaced women. CLC would buy a 13th unit to house a staff office and residence. But it would take a year or longer from the time of agreement on an offer to the day the purchase can be completed. The Bruners bought into the vision created by the community of 15 women and agreed to these terms. Then Movin' Out applied for funding from HUD, the federal government’s housing agency. Movin' Out asked for help from the City of Madison affordable housing program. Both HUD and the City of Madison agreed to advance the funds necessary to buy and rehab the units. Not only that, but the HUD funding will continue to subsidize the women’s rent so that no household will ever pay more than 30% of household income for rent.

Movin' Out remodeled each of the 12 units with new flooring, wall treatment, appliances, cabinetry and air conditioning. Each also was modified to be more accessible. All the units meet the standards for visit-ability: at-grade entrances, wide doors and halls, accessible bathrooms. Three units were made fully accessible to the highest standards.

On November 1, 2009, the women moved into their new homes. They all plan to make Stonebridge their home forever.
Amenities at Stonebridge encourage neighbors to get to know each other.
Information for Renters

A new resource is available to those seeking affordable and accessible rentals and for landlords who have rental units available.

WIHousingSearch.org, Wisconsin's premier housing locator service, was created to help people list and find safe and decent, affordable, accessible and, when necessary, emergency housing. This web-based service, supported by a toll-free call center, provides information for the general public as well as for housing professionals seeking vital resources for their clients.

This service provides...

- FREE searching and listing of rental housing
- Detailed listings that can include pictures, maps, eligibility requirements (if applicable), and information about nearby amenities such as hospitals and schools
- Simple and detailed search options that are easy to use
- Helpful tools, including an affordability calculator, rental checklist, and information about renters’ rights and responsibilities
- 24/7 access online and support from a toll-free, bilingual call center, available at 1-877-428-8844, Mon - Fri, 8:00 am - 7:00 pm CST
- Housing information that is updated daily to keep it relevant
- A resource for families displaced during times of disaster

Benefits to tenants

- Search by rent, size, location, proximity to your work, and more
- Detailed, up-to-date listings with photos
- Listings of market-rate rentals, subsidized housing, special-needs housing, and more

Benefits to landlords

- Enjoy free marketing of your available properties
- Receive more qualified inquiries
• Log in online 24/7 to update, add, or remove listings
• If you do not have Internet access, you can still use this service! Phone the toll-free call center to update your property information
• Remove listings from public view immediately after renting to help avoid unwanted calls

Project Funding

Launched in November 2013, WIHousingSearch.org is funded by Wisconsin Housing and Economic Development Authority, Wisconsin Department of Health Services and Wisconsin Division of Housing.

WIHousingSearch.org fosters information sharing among Wisconsin communities and is supported by an advisory group of representatives from the agencies, organizations and professional associations represented on this page.

Socialserve.com - a national, nonprofit provider of housing locator services - maintains the website and provides support through a toll-free call center.
The Technical Assistance Collaborative (TAC) and the Consortium for Citizens with Disabilities (CCD) Housing Task Force have released a study, *Priced Out in 2012*, which demonstrates that the national average rent for a modestly priced one-bedroom apartment is greater than the entire Supplemental Security Income (SSI) of a person with a disability. The study sheds light on the serious problems experienced by our nation's most vulnerable citizens - extremely low-income people with significant and long-term disabilities.

Priced Out in 2012 compares the monthly SSI payments received by more than 4.8 million non-elderly Americans with disabilities to the Fair Market Rents for modest efficiency and one-bedroom apartments in housing markets across the country. The Fair Market Rent for rental housing is determined by the U.S. Department of Housing and Urban Development (HUD). According to HUD, rent is affordable when it is no more than 30 percent of income. SSI is a federal program that provides income to people with significant and long-term disabilities who are unable to work and have no other source of income and virtually no assets. Priced Out in 2012 reveals that as a national average, people with disabilities receiving SSI needed to pay 104 percent of their income to rent a one-bedroom unit priced at the Fair Market Rent.

In 2012 in Wisconsin, a person with a disability received SSI benefits equal to $782 per month. Statewide, this income was equal to 20.1% of the area median income. A person with a disability receiving SSI would have to pay 63% of their monthly income to rent an efficiency unit and 75% of their monthly income for a one-bedroom unit.

Within Wisconsin's federally defined housing market areas the cost of a one-bedroom rental unit ranged from a low of 63% of SSI payments in the Wausau housing market area to a high of 94% in the Minneapolis/St. Paul/Bloomington* housing market area.

<table>
<thead>
<tr>
<th>Metropolitan Statistical Area (MSA)</th>
<th>SSI Monthly Payment</th>
<th>SSI as % of Median Income</th>
<th>% SSI for 1BR Apt.</th>
<th>% SSI for Efficiency Apt.</th>
<th>Year</th>
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<tr>
<td>Appleton</td>
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<td>52%</td>
<td>2012</td>
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<tr>
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<td>19.1%</td>
<td>70%</td>
<td>63%</td>
<td>2012</td>
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<tr>
<td>Duluth*</td>
<td>$782</td>
<td>21.5%</td>
<td>71%</td>
<td>59%</td>
<td>2012</td>
</tr>
<tr>
<td>Eau Claire</td>
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<td>Metropolitan Statistical Area (MSA)</td>
<td>SSI Monthly Payment</td>
<td>SSI as % of Median Income</td>
<td>% SSI for IBR Apt.</td>
<td>% SSI for Efficiency Apt.</td>
<td>Year</td>
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<tr>
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<td>2012</td>
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<tr>
<td>Racine</td>
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<td>69%</td>
<td>69%</td>
<td>2012</td>
</tr>
<tr>
<td>Sheboygan</td>
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<tr>
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<td>63%</td>
<td>60%</td>
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<tr>
<td>Non-Metropolitan Areas</td>
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<td>66%</td>
<td>56%</td>
<td>2012</td>
</tr>
<tr>
<td>Statewide</td>
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<td>75%</td>
<td>63%</td>
<td>2012</td>
</tr>
<tr>
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<td>$726</td>
<td>19.2%</td>
<td>104%</td>
<td>90%</td>
<td>2012</td>
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</table>

* Indicates a housing market area that crosses state boundaries

- See more at: http://www.tacinc.org/knowledge-resources/priced-out-findings/#sthash.5sMwyjUQ.dpuf
Illustrations of Home Ownership by People with Disabilities

Movin' Out helps low-income people with disabilities purchase their own homes by providing tailored housing counseling and an individualized housing plan. For many home buyers, Movin' Out can line up sources of down payment subsidies in the form of deferred loans. Movin' Out helps current home owners plan and pay for accessibility, health, and safety modifications.

In the next few pages, you will see examples of Movin' Out home owners, the planning they worked on to achieve success in home ownership, and some of the information and resources available to home owners with disabilities.
Sue Helgesen’s dream of home ownership came true but it took a lot of time and planning. She has given Movin’ Out permission to share her success story of purchasing her own two-bedroom condo. Her secret of success is unique to her particular set of circumstances. Each Movin’ Out story is one of a kind. Since 1997, Movin’ Out has helped more than 1,200 people with disabilities purchase homes and obtain the resources to make them safe, sound and accessible, as needed.

When Sue took her first steps toward home ownership, she had a firm goal and faith that it would happen. But she didn’t have any down payment saved nor did she know just how she would overcome all the hurdles on the path to home ownership. Her story started when she first shared her dream of home ownership.

Sue contacted Movin’ Out and asked the housing counselor to believe in her dream. Movin’ Out helped her transform her dream into a housing plan. The first step: save money for a down payment. Sue saved and pretty soon had so much money in the bank that she had to worry about keeping her eligibility for SSI and Medicaid (her public benefits).

Movin’ Out helped her get in touch with attorneys who helped Sue and her family set up a trust. This is a method of savings that won’t put her eligibility for benefits at risk. Sue continued to save—it took a few years to save enough to start the next phase of making her dream come true.

Finally, Sue could work with her Movin’ Out housing counselor and her mortgage lender on all the details of qualifying for a mortgage and finding a place she could afford. Because Sue has a low income, she needed more than her savings to buy a home. Movin’ Out reserved down payment assistance funds from three different sources. Still, it was hard to make the numbers work. So, Movin’ Out helped Sue work with the city to exchange her Section 8 rent voucher for
a Section 8 voucher that would help her pay her monthly mortgage payments. Now everything was in place for her to find her dream condo.

She found a condo at Stonebridge Commons on the east side of Madison. The layout was perfect. The neighborhood was friendly and safe. It was on a bus line and close to shopping. And Sue could afford to buy it. Sue’s Realtor and her Movin’ Out housing counselor helped her write up an offer to purchase. The seller accepted the offer. At the closing, Sue signed her name on a hundred papers. She signed the last form and handed over her stack of down payment checks. Now she owned her own home. She left with the keys to her new condo.

Sue is a happy home owner and would encourage others with a dream of home ownership to follow her formula:

- Save for a down payment
- Get others to believe in your dream and help you achieve it
- Work with people who know about housing and figuring out the finances
- Never give up
- Once you buy your home, enjoy it and savor the joys of being a home owner.

Sue has one last bit of advice. One way to start moving toward your dream of home ownership is to get information and learn what it means to own your own home. Owning her own home works for Sue but might not be the right answer for everybody. One good place to begin is by contacting Movin’ Out at 608/251-4446 or look at their website, www.movin-out.org.

Sue’s Housing Plan

**Transaction**

- Purchase Price: $86,000
- Closing Costs: $1,845
- **Total:** $87,845

**Financing**

- Sue’s Down Payment: $6,695
- Movin’ Out AHP Loan: $9,000
- Movin’ Out HOME Loan: $30,000
- City Home Buy Loan: $3,100
- First Mortgage: $39,050
- **Total:** $87,845
Kelly Millar (center, in a tropical shirt) is a new home owner. He bought his home in Walworth and he has never felt more satisfied and secure. Kelly saved for the purchase and did the research and planning necessary to be sure that buying this home was the best thing to do. But he didn’t do this alone.

Kelly’s sister, Rebecca, (standing at his shoulder, was the inspiration and engine behind Kelly’s dream of homeownership. She got the ball rolling. She made the contacts. She recruited the affordable housing programs and mortgage lenders to share the excitement she and her brother were building around the idea of Kelly owning his own home.

John Newman (tall man in yellow shirt) is a mortgage lender at the Community Bank of Delevan. He figured out what it would take to finance the purchase and he navigated the various down payment assistance programs that Kelly needed to achieve an affordable monthly housing payment.

Rural Development, the mortgage lender inside the US Department of Agriculture provided the unbeatable 2% mortgage.

Movin’ Out lined Kelly up with a favorable down payment assistance loan funded by Federal Home Loan Bank—the loan will be forgiven when Kelly has owned his home for five years. Community Action also contributed a down payment loan with payments deferred until Kelly leaves his home. Kelly’s plan is to stay in this home forever.
Even in bad economy home ownership still offers sustainability and belonging

The economic slump and its outsized impact on home sales and mortgage lending have led some opinion leaders to question the value of home ownership, especially for first time home buyers with low to moderate income. Movin' Out home owners have another story to tell: a story that reinforces the idea that home ownership still offers sustainability and belonging. Here is one Movin' Out homeowner’s story:

“When our son was diagnosed with autism seven years ago, the plan we'd had for our lives was derailed. In the years since then we have devoted every spare penny and all our time to helping him realize his full potential. With very little savings and only one moderate income we gave up on our dream of owning a home and having a back yard in which our son could play. We struggled to find room for all of his therapy equipment in the rentals we could afford.

Then we were referred to Movin' Out. Through the wonderful support and guidance of a Movin' Out Housing Counselor and the well-organized process Movin' Out has established, we made our way through the steps of finding a home in which to raise our boy. We have lived in and loved our home for over a year and feel grateful every day for the opportunity. The folks at Movin' Out worked a small miracle in piecing together multiple funding sources for us. They helped us prepare for the responsibility we were taking on in buying a house. They offered encouragement, practical and emotional support, and celebrated with us when the keys were in our hand.

It was a really amazing thing to find and work with an organization whose mission is to bring about such a profound change in the lives of people with disabilities and their families. The gifts of roots, comfort, and building a place in our community are beyond description. We would never have known these if not for Movin' Out.”
Information for Home Buyers and Home Owners

- Movin' Out Down Payment Fact Sheet
- Movin' Out Rehab Fact Sheet
- Your Credit Score
- Some Home Ownership Basics
- Planning Home Modifications for People with Accessibility Needs
What are the two types of Movin' Out AHP Down Payment Loan?

Our AHP purchase loan and our AHP purchase/rehab loan are forgivable, deferred, zero % interest, secured loans. There are no monthly payments. Either loan is forgiven after 5 years. Both can be used for down payment and closing cost assistance. With the AHP purchase/rehab loan, a portion can also be used to fix up the property to make it safe, sound, accessible.

Who is eligible?

Individuals or families purchasing a home must:

1. Have low household income (Movin' Out will help you determine if your household qualifies)
2. Have a family member with a permanent disability (as verified by SSI eligibility or medical verification).
3. First time home-buyer (this can include some previous home owners: check with Movin’ Out)

How are loans provided?

Current funding is available on a statewide basis. The funds are awarded to Movin' Out by the Federal Home Loan Bank of Chicago. Any lender can originate the first mortgage. BMO Harris is our partner bank for AHP Purchase Loan. Bank Mutual is our partner bank for AHP Purchase/Rehab Loan. Loans are made available on a first-come, first-served basis and will be reserved at the beginning of the lending process to ensure that they are available at closing. The loan is secured with a note and a mortgage.

What are the terms?

The loan is deferred: no monthly payments. The loan is forgiven—it doesn’t need to be paid back—if the owner continues to reside in the home for at least five years. 1/60th of the loan is forgiven each month so that after five years of residence, the loan is completely forgiven.

Can the loan be used with other down payment assistance?

Yes. The program can be used with a household’s personal resources and other home buyer assistance programs, such as American Dream, HCRI, CDBG, and HOME, administered by local community based organizations, housing authorities or municipalities. This loan cannot be used with other loan programs funded by the Federal Home Loan Bank, such as the Down Payment Plus program or other AHP programs.

What else is required to qualify for a loan?

Movin’ Out must be involved before the buyer submits an offer to purchase.

In addition to the program’s income guidelines and the requirement that at least one household member have a permanent cognitive, mental or physical disability, Movin’ Out requires the following:

1. The applicant participates in home buyer education provided by Movin’ Out or another agency.
2. If the home buyer has a guardian, there must be written court permission for the purchase of the home.
3. The applicant has the continuing involvement of support services, if needed, to assure long-term success in home ownership.
4. First mortgage terms should include a fixed rate at no more than two percentage points above current WHEDA rate.
5. Home buyer can contribute 1% of purchase price as down payment and closing costs.

How does an applicant get started?

- Contact Movin’ Out, 608/251-4446 x7. Call us toll-free at 877/861-6746 x7. Our e-mail is info@movin-out.org
Movin’ Out

Forgivable Rehab Loan Fact Sheet

What is a Movin’ Out Forgivable Rehab Loan?
Movin’ Out lends funds to eligible homeowners who need repairs to make their home safer, sounder, more accessible. The rehab loan can be used to fix a roof, repair or replace a furnace, build or repair a ramp, install handrails, and many other types of improvements. These loans are funded by the Affordable Housing Program of the Federal Home Loan Bank Chicago through our partner bank, Bank Mutual.

Who is Eligible for a Movin’ Out Forgivable Rehab Loan?
- Low income homeowners whose household income is no more than 60% of the median income in their county. Movin’ Out can help you figure out if your household meets the income eligibility requirement.
- Households must have a child or adult household member with a permanent disability.
- The owner must be current on mortgage payments, property taxes and homeowner’s insurance.
- There must be enough available equity to allow an additional mortgage to be placed on the property. (Combined loan-to-value of the property should not exceed 125%)
- Property must be located in one of these counties:

<table>
<thead>
<tr>
<th>Adams</th>
<th>Columbia</th>
<th>Dane</th>
<th>Dodge</th>
<th>Fond du Lac</th>
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<td>Walworth</td>
<td>Waushara</td>
<td>Winnebago</td>
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</tbody>
</table>

What are the Terms of the Loan?
- The loan is a deferred, no interest loan. Loan amounts vary depending on need. A percentage of the loan is paid to Movin’ Out as a development fee. A mortgage (lien) is placed on the home for 5 years at the completion of the project. After 5 years, the loan is forgiven in its entirety and the lien is waived if the owner continues to live in the home.
- A limited number of loans are available. Priority will be given to projects that aid in accessibility and improve health and safety. If a household received Movin’ Out AHP funds for the purchase, it is not eligible to apply for a Movin’ Out Rehab Loan until 60 months (5 years) after the purchase.

What are the Homeowner Responsibilities?
- Complete an application and submit the required documents to Movin’ Out. Funds are reserved after all documents have been submitted to Movin’ Out and the application has been approved. We will send a “reservation of funds” letter to the homeowner confirming our approval.
- Allow a complete professional inspection of the home upon reservation of funds and a final inspection after the rehab work is complete. The cost for the inspections can be paid from the Movin’ Out Rehab Loan.
- Obtain two estimates from contractors for the work to be done. Contractors must be insured professionals. We recommend that homeowners obtain references from contractors. The homeowner is responsible for monitoring progress and problem-solving with the contractor.

- Prior to release of any funds, the homeowner will sign a grant agreement and a mortgage that will be recorded with the county Register of Deeds.

- Contractors may be able to receive partial payments up front to order materials on a case-by-case basis. The final balance will be paid at the end of the project when the final bill is submitted and the final inspection is approved. Payment is within 30 days. Checks will be made out to the contractor and the homeowner. The homeowner will then sign the check over to the contractor. Contractors are required to provide signed lien waivers upon completion.

- Homeowners are responsible for purchasing required building and zoning permits and providing a copy to Movin' Out prior to the start of work.

**Next Step:** Call Movin' Out at 877/861-6746 x7 or e-mail Movin' Out at info@movin-out.org
Getting the best interest rate on a loan comes down to one important number:

**YOUR CREDIT SCORE**

**What Is It?**

A credit score is a three-digit number generally ranging from 300 - 850. The higher your score, the better credit risk lenders think you are. And that means you'll pay lower interest rates on loans. That number can go up and down based on the way you handle your financial commitments.

**What Helps**

Making Timely Payments
The best way to improve or maintain good credit is to pay your bills on time. Payment history affects about 35% of your score.

Knowing the Score
Check your credit report annually. Some consumer advocate group studies have found that up to one out of every four credit reports contains a serious error that could stop you from getting the best terms on a loan. At annualcreditreport.com, the reports are available for free once a year.

Developing a Credit History
If you don't have a credit card, get one and use it responsibly so credit bureaus can begin to track your payment history. Simply charging $20 a month and paying it off each month over six to eight months will help establish good credit.

Not Maxing Out
Keep credit balances at 25% or below of your total credit limit. Maxing out available credit will reflect poorly on your score.

**What Counts?**

- Payment history: 35%
- Amount owed: 30%
- Length of credit history: 15%
- New credit: 10%
- Types of credit used: 10%

**What Hurts**

Opening Too Many New Accounts
If you have been managing credit for only a short time, new accounts lower your average account age (how old the account is). That will have a greater effect on your score than if you don't have a lot of credit information.

Closing Old, Unused Credit Card Accounts to Up Your Score
A card that you've held for a few years is better for your score than one you've just obtained. Just don't use them. You can slowly close them over time.

Signing Up for Retailers' Incentives
Your score is affected by the number of times credit card companies request your credit report. It can look like you are desperate for credit, not that you just want 10% off on your jeans.

Opening Credit Card Accounts for Better Credit Mix
It probably won't raise your score. The ideal mix is between secured loans, such as home loans or car loans, and unsecured loans like credit cards.
### Mixing It Up
Lenders like to see that you can manage different types of debt, from major credit cards like Visa and MasterCard, to department store cards and installment loans, such as a car loan.

### Shopping for a Loan for Too Long
A score distinguishes between shopping for a specific type of loan and a search for new credit lines, in part by the length of time over which credit inquiries from lenders take place. Compare rates, but try to pick a loan within, say, a two-week period.

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### Have You Checked Your Credit Lately?
By law, you are entitled to at least one free credit report annually. This is different from your credit score. The credit-reporting agencies that offer your credit report free also offer online resources for ordering copies of your credit score — but most charge a fee for that additional information. For details, contact the agencies directly:

- **Equifax** 1-800-685-1111  
  **Experian** 1-888-397-3742  
  **TransUnion** 1-800-916-8800