



Choose, Get, Keep. . . Integrated Community Housing

PARTNERS

INDEPENDENT LIVING
RESEARCH UTILIZATION
(ILRU)

BOSTON COLLEGE GRADUATE
SCHOOL OF SOCIAL WORK

FAMILY VOICES, INC.

HUMAN SERVICES
RESEARCH INSTITUTE

INSTITUTE FOR
DISABILITY ACCESS

THE MEDSTAT GROUP, INC.

NATIONAL ASSOCIATION
OF STATE UNITS ON AGING

CHANCE
INSTITUTE ON DISABILITY
UNIVERSITY OF
NEW HAMPSHIRE

UTAH STATE UNIVERSITY
(CENTER FOR PERSONS
WITH DISABILITIES)

A Supplement to ABCs of Nursing Home Transition: An Orientation Manual for *New* Transition Facilitators

Prepared by:

**Ann Denton, M.Ed. • Sarah Andre, M.A., M.S.C.R.P.
Darrell L. Jones, M.A.
Judith Holt, Ph.D.**

**A Publication of Independent Living
Research Utilization**

© July 2008

Independent Living Research Utilization

2323 S. Shepherd, Suite 1000

Houston, TX 77019

713.520.0232 (Voice and TTY)

713.520.5785 (Fax)

<http://www.ilru.org>

ILRU is a program of TIRR | Memorial Hermann

Program Director: Richard Petty

Editor: Darrell L. Jones

Publications Staff: Marisa Demaya and Sharon Finney

ILRU supports community independence for people with disabilities through education, consulting, and publications. ILRU is a program of Memorial Hermann|TIRR (The Institute for Rehabilitation and Research). TIRR is a nationally recognized rehabilitation facility for persons with physical disabilities.

This guide was developed under Grant Nos. 11-P-92574/6-01 and 18-P-91554/6-01 from the U.S. Department of Health and Human Services, Centers for Medicare & Medicaid Services (CMS). The contents do not necessarily represent the official position of CMS and no endorsement should be inferred.

TABLE OF CONTENTS

Acknowledgements.....	iv
Introduction and Purpose of This Guide.....	1
Purpose of the Guide.....	1
Using the Guide	3
Chapter 1.....	4
Getting Started: What Every Housing Specialist Needs To Know.....	4
Legislation and Public Policy Supporting Housing for People with Disabilities	4
Housing and Supportive Services	7
Core Elements of Effective Approaches to Housing for People with Disabilities	8
Affordability in Housing.....	Error! Bookmark not defined.
Housing Accessibility	13
Resources	14
Chapter 2.....	15
Planning and Preparation	15
Overview.....	15
Finding and Talking to People who Might Want to Move – Outreach and Engagement.....	15
Assessment – Key to Good Planning.....	17
Develop a Written Plan.....	18
Develop a timeline	21
Finding Housing – How to Prepare	21
Working with landlords	22
Working with Public Housing Authorities	23
Tenant Preparation	24
Overcoming barriers	24
Summary	25
Chapter 3.....	26
How to Choose Housing.....	26
Assessing Housing Preferences	26
Prioritizing Needs and Preferences.....	29
Communicating Needs and Preferences	30
Help Tenants Select a Unit	30
Summary	33
Chapter 4.....	34
How to Get Housing	34
Affordable Housing Resources.....	34
Fair Housing and Reasonable Accommodations	40
Summary	44
Appendix A.....	45
Appendix B.....	48

ACKNOWLEDGEMENTS

We gratefully acknowledge the input of so many individuals from state agencies and centers for independent living over the past several years. Their sharing of challenges and solutions regarding community-based, integrated housing for individuals with disabilities helped to lay the groundwork for this guide. The authors also want to thank David Horvath, Sally Burchfiel, and Marilyn Hammond for their assistance in the conceptual design of this material; and also would like to acknowledge Laurie Curtis for the development of the tools in Appendix B. Finally, we want to express deep gratitude to Jay Klein for lending his exceptional expertise in both housing and home- and community-based services to the development of this guide, over a long period of time.

INTRODUCTION AND PURPOSE OF THIS GUIDE

Purpose of the Guide

This guide is a supplement to *ABCs of Nursing Home Transition: An Orientation Manual for New Transition Facilitators* previously published by Independent Living Research Utilization (Holt, Jones, Petty, Roth, & Christensen, 2006)¹. The two guides are meant to be used together. The first guide provides a context for this guide and discusses the overall process of assisting someone with their transition out of a nursing home into the community. This second guide, *Choose, Get, Keep. . . Integrated Community Housing* gives greater detail on one of the most challenging aspects to the transition process—locating and securing housing that meets the individual’s needs and preferences so that the transition can be completed.

Housing is an integral part of our lives. The neighborhood and community that we live in influence the availability of medical services, school and work opportunities, shopping, transportation, cultural events, and religious, recreational, and community activities. People with disabilities who live in nursing homes miss out on nearly all of these opportunities. Christopher Morley said that, “There is only one success - to be able to spend your life in your own way.” One of your jobs as a housing specialist may be to assist individuals with disabilities to transition out of nursing homes in order to live their lives in their own way.

Living in a house, condo, co-op, mobile home, or apartment instead of an institution vastly increases independence, productivity, and quality of life. Transitioning out of a nursing home means gaining the freedom, privacy, and control to make daily decisions, to choose when to get up, when and what to eat, what to do, where to work or volunteer, where to shop, who to visit, which doctor to see, and much more.

Your work as a housing specialist is vital. The individuals you work with may need support to identify what kind of housing they need and want and which neighborhood they prefer to live in, search for housing units, fill out applications, negotiate and make accommodations, obtain support services, and protect their rights. The purpose of this guide is to help you be more effective and successful during this entire process including searching, planning, moving, following-up, and advocating for more accessible, affordable, and integrated housing.

Target audience

This Guide is intended for use by housing specialists and transition facilitators—individuals who work with people in nursing homes and other institutions to help them reclaim a life in the community, including regular, integrated housing. It will be especially

¹ Available at http://www.hcbs.org/files/101/5008/Transtion_Manual_Final.pdf (retrieved August 7, 2008).

useful to new housing specialists and transition facilitators. A housing specialist is anyone who works with an individual on choosing, getting, and keeping housing. This could be a person whose only job is the housing transition, or the housing activities can be part of the larger role of the transition facilitator. In any case, this guide is intended to make regular, integrated housing a realistic option for people leaving nursing facilities and other institutions. It should not be considered a definitive manual, but should be supplemented with the appropriate training, forms, procedures, and policies used by your agency or organization, as well as with the provision of mentoring and support from experienced housing specialists. The Guide may also be useful for other key players, such as:

- State agency administrators;
- Other local and state decision makers;
- Directors and administrators of Centers for Independent Living (CILs);
- Staff and members of Statewide Independent Living Councils (SILCs); and
- Individuals who wish to move from institutions.

Level of knowledge required

The Guide is directed at those who have a working knowledge of general transition issues, such as the need for outreach and engagement, access to waiver services and other community supports, and person-centered planning. Use of the companion Guide, *The ABCs of Nursing Home Transition* is recommended. This Guide is focused on specific knowledge, skills, and abilities necessary to facilitate a person's transition from a nursing home or other institution to regular, integrated housing in the community.

How the guide is organized

Four chapters and two appendices follow this Introduction. Though they can be read independently of one another, each chapter builds on the one that precedes it to help readers plan for and work through the necessary steps of transition from institution to a home in the community.

- **Chapter 1 - Getting Started: What Every Housing Specialist Needs to Know** identifies and provides details about what it takes to make a successful transition to housing. This chapter introduces the concept and practice of permanent supportive housing, provides an overview of legislation and public policy, and discusses in detail housing accessibility and affordability.
- **Chapter 2 - Planning and Preparation** offers tips on how to work with individuals to plan and prepare to leave the institution, and to move to regular, integrated housing. Topics include looking realistically at potential barriers and solutions, constructing a timetable for the transition, and involving key actors to help.

- **Chapter 3 - How to Choose Housing** provides housing specialists with tips and tools to help individuals assess their needs and preferences regarding housing. Topics include creating a budget, deciding what type of housing is best for each person, and need/desire for housemates.
- **Chapter 4 - How to Get Housing** includes specific information about resources that can support individuals in regular, integrated housing. The chapter offers guidance about working with Public Housing Authorities and private landlords, and Fair Housing law and reasonable accommodations.
- **Appendix A - The Use of Tenant Based Vouchers to Support Nursing Facility Transitions in Connecticut** summarizes how one state was able to increase the availability of housing vouchers for individuals transitioning out of nursing facilities.
- **Appendix B - Making the Move** provides practical support to housing specialists, transition facilitators, and individuals as they make the actual move from the facility. Checklists, “how-to” fact sheets for the new tenant, and tips on keeping records are included.

Using the Guide

There is no one correct way to use this Guide. Where you start reading and what you get out of it will depend on where you are in the process of helping someone transition from a facility to regular, integrated housing. Tips and tools are designed to “pull out” as you need them and can be used in any order.

CHAPTER 1

GETTING STARTED: WHAT EVERY HOUSING SPECIALIST NEEDS TO KNOW

Having a home is a universal human need. Without a place to call home, people with disabilities have trouble recovering or maintaining their health, becoming self-sufficient, and reclaiming valued roles in their families and communities. Unfortunately, many people with disabilities are extremely poor. Poverty combined with a lack of affordable housing and support services causes people with disabilities to remain unnecessarily in institutions. These facts are the basis of the Olmstead Supreme Court decision.

Community integration for people with disabilities is not just a concept or an idea or a goal or a theory – it is the law! In every state, people with disabilities are leaving nursing homes and other institutions to live in the community – with the same opportunities as others to live, work, and play. Community integration is not possible for people with disabilities without access to accessible, affordable, and integrated housing. Let's take a look at these ideas:

- **Accessible housing** is required by the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act. According to HUD guidelines, housing that is accessible facilitates the ability of persons with disabilities to enjoy full use of their homes and is essential for equal access and to avoid future de facto exclusion of people with disabilities. While some communities have made progress in the development of accessible housing, the truth is that there are not enough accessible units for the people who need them, and many of the accessible units are too expensive for people on an SSI or SSDI income.
- **Affordable housing** is in short supply in every community. The lack of affordable housing has been driven by both market forces and by federal, state, and local public policies that allow affordable housing funds to be spent on households above the poverty line. The result is an extreme shortage of units that are affordable to people at an SSI level income. The remedy is housing assistance funds (either rental subsidies or funds to support the development of housing units).
- **Integrated housing** units are defined as regular housing units typical of housing units found in the community, and scattered throughout the community. One measure of integration is physical – who are your neighbors? Another measure of integration is legal – do you have full rights of tenancy? Integration is important to the discussion of housing for people with disabilities.

Legislation and Public Policy Supporting Housing for People with Disabilities

The idea that people with disabilities can and should live in regular, integrated housing is not new, and its roots may be found in a variety of laws and social movements.

However, several policy initiatives in the past decade have energized efforts to help people with disabilities to choose, get, and keep regular, integrated housing. The most important of these initiatives are the Americans with Disabilities Act, the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, the Supreme Court's Olmstead Decision, and the creation of the President's New Freedom Commission.

Americans with Disabilities Act

The Americans with Disabilities Act of 1990 or ADA provides a national mandate to end discrimination against persons with disabilities and clear, strong, enforceable standards. The ADA prohibits discrimination against individuals in private sector employment, all public services, public accommodations, transportation, and telecommunications.

As it relates to housing, the "public accommodations" aspect of the ADA is probably the most important. Under the ADA, any commercial facility or business that is open to the public is considered a public accommodation. This means that leasing offices, showrooms, and other places where housing is rented or sold must be accessible to people with disabilities. It also requires the owners of these buildings and facilities to make reasonable accommodations which will allow people with disabilities to use the building or services provided there. While the applicability of ADA to residential buildings is somewhat unclear, hotels, motels, homeless shelters, and other similar facilities are all covered. Further, public areas, such as the laundry room, community center or mail facilities, must be accessible to persons with disabilities. Almost 20 years after its passage, many cities and towns have incorporated ADA accessibility features into their local commercial building codes.

Fair Housing

Title VIII of the Civil Rights Act of 1968, commonly known as the Fair Housing Act, prohibits discrimination in the sale, rental, and financing of housing based on race, color, national origin, religion, and sex. The Act was amended in 1988 to expand protection for families with children and persons with disabilities.

The Fair Housing Act covers all residential transactions with two exceptions. It does not cover the sale of a home by its owner, without the use of a real estate agent, when that owner does not have an interest in more than three additional single family homes at a time, nor does it cover landlords who live in their own buildings if the building has four or fewer apartments.

In addition to prohibiting discrimination against persons with disabilities in the sale or lease of housing, the Fair Housing Act requires landlords to make "reasonable accommodations" in their policies and rules, if that accommodation is necessary to allow the person with a disability to live in the unit. This is one of the most useful aspects of the law, as it provides some leeway in rules and policies to accommodate the particular needs of a tenant who has a disability. For example, under the reasonable accommodation aspect of Fair Housing, a person who uses a service animal would be allowed to live in a building that usually has a "no pets" policy. Additional information

and examples of how reasonable accommodations work are given in *Chapter 4 – How to Get Housing*.

Section 504

Section 504 of the Rehabilitation Act of 1973 was one of the very first laws that specifically focused on persons with disabilities. Section 504 prohibits discrimination on the basis of disability in any program or activity that is conducted by the Federal government or that receives federal financial assistance. This includes housing, employment, education, and health. Housing covered by Section 504 includes public housing, HUD-subsidized housing, transitional housing for the homeless which receives federal funding, and Supportive Housing programs for the elderly or persons with disabilities which receive federal funding.

Section 504 does not apply to the private housing market. Landlords who lease units to tenants with Housing Choice Vouchers are not covered by Section 504. When Section 504 does apply to rental housing (units that have federal dollars for construction, for example), the landlord is required to make alterations in policies and procedures as well as to the physical structure (at his own expense) to make the housing accessible and usable by individuals with disabilities. Generally this applies to a percentage of the units only.

The Olmstead Decision

One of the most important pieces of case law regarding housing for people with disabilities is the Olmstead Decision. In the 1999 legal case of *Olmstead v. L.C. and E.W.*, the United States Supreme Court ruled against the State of Georgia's appeal to enforce institutionalization and affirmed the right of people with disabilities to live in the community.

In this case, the court concluded that, under Title II of the Americans with Disabilities Act (ADA):

States are required to place persons with mental disabilities in community settings rather than in institutions when the State's treatment professionals have determined that community placement is appropriate, the transfer from institutional care to a less restrictive setting is not opposed by the affected individual, and the placement can be reasonably accommodated....²

As a result of this ruling, thousands of people have demanded their right to receive services in the community. States have been forced to create plans that allow them to comply with the ruling and outline how they will provide services to people with disabilities in the "least restrictive setting."

²Retrieved July 29, 2008 from www.law.cornell.edu/supct/html/98-536.ZS.html

New Freedom Commission

President Bush created the New Freedom Commission on Mental Health in 2002. The President's directive for the Commission was to identify policies that could be implemented by Federal, State, and local governments to improve coordination of treatment and services and to promote community integration for people with mental illness. In 2003, the Commission issued a report that emphasized the need to transform the nation's mental health care system. The report outlined several goals and identified model programs related to transformation of the mental health system. Of the many goals in the report, one in particular supports the creation of more Permanent Supportive Housing: *Goal 2, Mental Health Care is Consumer/Family Driven*. States have responded to the New Freedom Commission's report by requiring their Mental Health systems to create and implement plans that support the transformation goals. Increasing options for receiving services in the community is a large part of this effort, including improving efforts to expand housing options.

Housing and Supportive Services

Housing alone may not be enough. Many individuals with all types of disabilities need supportive services to help them remain in housing. The needed supports or services might include: personal assistance services, primary health care, mental health services, substance abuse treatment, money management, benefits assistance, job training, transportation, day care, and in-home nursing care.

Supportive services will vary, depending on individual needs. At a minimum, some individuals may need case management or coordination services to provide linkages with the full range of services needed to promote stability.

Effective approaches combine affordable, accessible, and integrated housing with a package of supports and services that help people live in and retain housing. This approach, sometimes called Permanent Supportive Housing, is an expansion of values and concepts that underlie the Real Choice Systems Change initiative. It links the idea that people with disabilities have the same right to live in the community as everyone else with a system of housing affordability and supportive services that make that concept possible. The Technical Assistance Collaborative³, a national non-profit organization that works on behalf of people with disabilities and provides technical expertise to organizations and policymakers, briefly defines Permanent Supportive Housing as:

Decent, safe, and affordable community-based housing that provides residents with the rights of tenancy under state/local landlord tenant laws and is linked to voluntary and flexible support and services designed to meet residents'

³ <http://www.tacinc.org>

needs and preferences. (Technical Assistance Collaborative, 2003)

The principles and practices of an effective housing approach are consistent with principles of self determination and consumer control. These include the belief that people with disabilities should have the same rights and opportunities as other people and direct their own lives, without unnecessary or unwanted interference from health or other support organizations. This philosophy clearly states that people with disabilities:

- Should have the same rights and opportunities as all citizens to choose, get, and live in integrated housing;
- Should have the right to receive, direct, or refuse their own support services; and that
- Participation in specific support services should not be required to get or keep housing.

Putting these ideas into practice means that supportive housing services look different from many of the residential programs that many people may be familiar with. First and foremost, real housing is not transitional. A tenant may live in his or her home as long as he or she meets the basic obligations of tenancy, such as paying rent. Tenants do not have to move if they progress (or fail to progress) through independent living goals, or if their time “is up.” Real housing is based on the choice of the tenant. Housing can be an apartment, a single family house or any other type of unit; and tenants can live with roommates, family or alone. Finally, housing for people with disabilities is like other affordable housing programs in that it meets national quality standards and in the ideal, tenants pay no more than 30% of their income for rent and utilities.

Core Elements of Effective Approaches to Housing for People with Disabilities

As the public policy record shows, two important aspects of effective housing approaches are community integration and access to services. The best housing programs assist people with disabilities to live in the community, alongside people who do not have disabilities and provide access to the support services that are needed and desired by the tenant in order to retain housing. In other words, a focus on *housing* assists the person to acquire a private and secure place to call home, just like any other member of the community, with the same rights and responsibilities as everyone else.

If you are assisting people with a move and you want to collaborate with other housing programs targeted to people with disabilities in your community, your familiarity with the core elements of successful housing programs will help you recognize potential partners and collaborators as well as programs that may work for your consumers. It is important for you or your consumer to investigate them so that the consumer can make informed

choices. Whether you are providing housing services yourself or collaborating with another housing program, there are fundamental principles to adhere to:

1. Choice of housing

People with disabilities who request assistance from a housing specialist will have a wide variety of housing preferences, just like everyone else. Surveys consistently show that people with disabilities prefer living alone or with people they choose over living in congregate settings. They want housing that is convenient to transportation, health services, family, shopping, and other essentials. They enjoy living in neighborhoods they are familiar with and that provide access to the services they need and want. Research studies have also shown better outcomes among people who have access to housing that meets their expressed preferences. From the beginning, a tenant's housing preferences should be explored fully. Providing access to scattered-site housing with tenant-based rental assistance offers the best opportunity to meet a tenant's preferences, although much depends on the local housing market.

Housing should also be permanent, in the sense that a person has a lease and as long as he or she meets the basic obligations of tenancy, such as paying rent, he or she is able to stay in the unit. A person does not need to move out of his or her home if service needs change.

2. Functional separation of housing and services

Services and supports must be available for persons in housing, but services and supports should never be required for tenancy. This means that the people who provide support services should not perform any property management tasks such as collecting rent and making eviction and renewal decisions, and vice versa.

Holding a lease provides a person with rights of tenancy under local, State, and Federal law. A tenant has a right to privacy, meaning that a landlord can only enter the property with proper notice and for specific purposes, such as making repairs. Additionally, a tenant has the right to have repairs done and has protections against eviction. People with disabilities have the same rights as everyone else.

3. Flexible, voluntary, services

As a housing specialist, your starting point should be asking a prospective tenant what services and supports would help him or her succeed in their desired housing, accompanied by a thorough evaluation of what he or she needs and what he or she is willing to accept.

Providing the services that tenants need to live successfully in the community requires a housing specialist to have a great deal of flexibility. You might help a new tenant learn to cook simple meals and months later help the same person apply for jobs at a restaurant. You might be helping one tenant join an AA group and helping another enroll in computer classes at the local library. The key to success is to know the consumers' needs, abilities, goals, and preferences. As a housing specialist, you will most likely be

linking individuals to services in the community. However, it is important to remember that one size of service does not fit all.

4. Housing integration

As shown, federal guidelines require that publicly funded services for people with disabilities be provided in the most integrated setting that is appropriate to their needs. An integrated setting is one that allows people to interact with people who do not have disabilities.

In *Olmstead*, the U.S. Supreme Court asserted that unnecessary segregation of people with disabilities violates federal law and noted that segregating people with disabilities perpetuates the stereotype that they are not capable of living independently and denies them important opportunities.

When the principle of providing services in the “most integrated setting” is applied to housing, a desirable level of integration may be achieved by helping people find scattered-site homes on the rental market or by working with developers to create mixed-use buildings, in which most of the units are not reserved for people with disabilities.

5. Decent, Safe, and Affordable

Although local areas generally establish local building codes for safe and healthy buildings, HUD has established Housing Quality Standards (HQS) for all affordable housing that receives federal subsidy dollars. HQS provides the standard for ensuring that housing is “decent and safe.” Housing specialists can be trained to use the HQS checklist as a guideline when helping people make informed choices about where to live. The standard for affordability in housing is that a tenant pays no more than 30% of his or her income for housing and utility costs. However, because affordability is a complex issue, the U.S. Department of Housing and Urban Development has established numerous guidelines on this matter. As a housing specialist, you will need to be familiar with these guidelines in order to provide the best information and guidance to your consumers regarding eligibility for housing. These guidelines are explained in depth below.

Affordability in Housing

Affordability is a challenge you must be assertive in addressing. People with disabilities are among the poorest people in the nation, and frequently rely on Supplemental Security Income (SSI) or other forms of income supports that place them well below the poverty line. Without subsidies, or financial assistance, most people with disabilities cannot afford housing. Unfortunately, the availability of housing subsidies is limited and insufficient to meet the needs of all people in need of them. In some communities, the lack of affordable housing is so severe that even people with access to rental subsidies such as Housing Choice Vouchers have a difficult time finding housing. Therefore, the

success of any housing initiative relies on continual advocacy for access to housing subsidies and increasing the supply of affordable housing.

In determining housing affordability, HUD uses two factors, both of which are related to the income of a potential tenant or homeowner. The first factor is Area Median Family Income or AMFI. The second is the 30% standard.

AMFI

AMFI is the median income for a city, town or state. The median is the middle point of all incomes in a place—half of all residents earn more than this number, while the other half earns less. Using a complex formula, the U.S. Department of Housing and Urban Development sets median incomes for each area each year. HUD also scales the AMFI by family size. So the median income for a family of one is different from the median income for a family of five.

The main reason it is important to be familiar with AMFI is because many housing programs limit assistance to people who fall into different AMFI categories. For example, Public Housing Authorities generally serve people who earn 30% or less of the AMFI. Other programs limit assistance to people earning no more than 80% of AMFI and homeownership programs often target households who earn between 100% and 120% of AMFI. Further, most programs describe people who meet certain AMFI targets in the following manner:

- 30% or less of AMFI = extremely low-income
- 31% to 50% AMFI = very low-income
- 51% to 80% = low-income
- 80% to 120% = moderate income

Although most people with disabilities that will be seeking affordable housing fit into the extremely low- or very low-income categories, it is good to be familiar with this concept so that you can determine if tenant's meet the specific guidelines of programs available in your area. The AMFI for all places in the United States can be found on the HUD User website at www.huduser.org/datasets/il.html

The 30% standard

For housing to be considered “affordable,” a tenant should pay no more than 30% of his or her income for both rent and utilities (not including telephone or cable). This is the national standard used by the U.S. Department of Housing and Urban Development, local jurisdictions that operate or provide housing, Public Housing Authorities, and most private affordable housing providers. In programs that receive federal funds, tenants are not allowed to pay more than 30% of income for housing; and even in affordable

housing programs that don't receive federal funds, program administrators usually aim for this target.

The purpose of this standard is to allow people to have money for other necessities such as food and transportation. For those with limited or fixed incomes such as Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), it is difficult to locate housing with rents that meet the 30% standard. In this case, a housing subsidy—additional financial support—can help the person find an affordable unit. Subsidies fall into three main categories:

- Project-based, meaning that the **owner of the housing** receives money to make the housing available at an affordable rent;
- Sponsor-based, meaning that an **agency receives money** to make housing available at an affordable rent; and
- Tenant-based, meaning that **the individual receives a voucher** for reduced rent at a unit that they choose according to program rules for price and quality.

Housing specialists should be aware of all local subsidies that are available so that you are prepared to assist individuals in applying for or getting on the waiting list for such programs when needed. Even if an individual has very little or no income, subsidies can help him or her afford a place to live.

Housing Choice Vouchers

The most common form of tenant-based subsidy is the Housing Choice Voucher program (commonly known by its old name, “Section 8”). This subsidy is funded by HUD and administered by local PHAs. The majority of Housing Choice Voucher subsidies are tenant-based, allowing a person with a voucher to choose his or her own housing unit in the community.

To qualify for and receive a voucher, tenants apply through the local PHA. As with public housing, eligibility for a Housing Choice Voucher will primarily be determined by income, although other factors may play a role. Most people relying solely on SSI or disability income meet the income criteria for vouchers, as do many people with higher incomes, depending on the AMFI in a particular place.

Once someone is determined to be eligible for a tenant-based voucher, they are given a specific amount of time to find a suitable housing unit in the community with a landlord willing to accept the voucher. The unit must meet certain affordability standards and pass a safety and quality inspection. More details about Housing Choice Vouchers are provided in *Chapter 4 – How to Get Housing*.

Housing Accessibility

For people with disabilities, physical accessibility of housing is extremely important, and inaccessible features can preclude an individual in a nursing home from moving into the community. The laws that mandate accessibility in the United States include the Americans with Disabilities Act (ADA), Fair Housing, and Section 504 of the Rehabilitation Act. While each of these laws maintains similar standards for accessibility, they apply to different situations. A brief overview of each was included above and additional information is provided throughout this guide. As a housing specialist you should become familiar with each law and where and how they apply to housing that individuals may be interested in.

As these laws are enforced, there has been a growing interest in Universal Design. Universal Design is defined as the “design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.” The general principles of Universal Design are⁴:

- **Equitable Use:** the design is useful and marketable to people with diverse abilities.
- **Flexibility in Use:** the design accommodates a wide range of individual preferences and abilities.
- **Simple and Intuitive:** use of the design is easy to understand, regardless of the user's experience, knowledge, language skills, or current concentration level.
- **Perceptible Information:** the design communicates necessary information effectively to the user, regardless of ambient conditions or the user's sensory abilities.
- **Tolerance for Error:** the design minimizes hazards and the adverse consequences of accidental or unintended actions.
- **Low Physical Effort:** the design can be used efficiently and comfortably and with a minimum of fatigue.
- **Size and Space for Approach and Use:** appropriate size and space is provided for approach, reach, manipulation, and use regardless of user's body size, posture, or mobility.

"Visitability" is a term that refers to single-family or owner-occupied housing designed in such a way that it can be lived in or visited by people who have trouble with steps or who use wheelchairs or walkers. A house is “visitable” when it meets three basic requirements:

- One no-step entrance;

⁴ Adapted from The Center for Universal Design,
http://www.design.ncsu.edu/cud/about_ud/udprincipleshtmlformat.html#top

- Doors with 32 inches of clear passage space; and
- One bathroom on the main floor you can get into in a wheelchair.

Many cities and towns across the country have passed “visitability” ordinances that require some or all new housing to meet these basic requirements. Some cities have even added additional basic requirements for new construction such as electrical switches and outlets placed at heights that are accessible to people who use wheelchairs and lever-door handles on interior and exterior doors. Be sure to research and be knowledgeable about your local requirements.

Resources

- For additional information on Fair Housing, see the HUD website at www.hud.gov/offices/fheo/disabilities/fhguidelines/fhefha1.cfm#background.
- Information on Universal Design and Visitability may be found at www.visitability.org/ and at North Carolina State University’s Center for Universal Design’s website at www.design.ncsu.edu/cud/

CHAPTER 2 PLANNING AND PREPARATION

Overview

This chapter covers everything a housing specialist and an individual who wants to move need to think about when planning a move. Topics include:

- Finding and talking to individuals who want to move – outreach and engagement;
- Assessment;
- Finding housing – the housing specialist’s preliminary work; and
- Tenant preparation.

These activities occur before the person ever leaves a nursing home or other institutional setting. The planning and preparation are essential to making a successful move, and it is well worth the time and energy!

The individual needs to develop a realistic understanding of what it will take to make it happen while maintaining hopeful expectations of the move. The housing specialist needs to support the hopes and dreams of the person, and bring expert skills and knowledge to the efforts. This chapter is designed to help the individual and the housing specialist begin to think about how to make it happen.

Finding and Talking to People Who Might Want to Move – Outreach and Engagement

A housing specialist’s job is to help people move from institutional settings to regular, integrated housing in the community. How do we find people who want to move or are thinking about moving? It is important for housing specialists to be clear about who are their preferred customers. It is possible to get a list of nursing homes from the state agency that controls licensure of these facilities. An Internet search of the phrase “nursing home licensure” should result in good leads. Many agencies that provide transition services have been successful in locating people who want to move by visiting all the nursing homes in their area, getting to know the staff, and making information available to residents about the agency’s services.

Another source of information is the State’s Olmstead planning committee. As explained in Chapter 1, the Olmstead decision caused the creation of planning committees in each state. These planning committees may have established procedures designed to help people leave institutions, and this information can lead you to prospective tenants. The

housing specialist should use all of these resources to ensure that people who live in institutions will be contacted about the opportunity to move out.

Once the housing specialist has made contact with someone who wants to move, it is vitally important to establish a relationship that includes trust and an ongoing commitment to using principles of self-determination and consumer control in working with the person who wants to move out of the institution.

What are the characteristics of successful housing specialists? People who do this kind of work well have a focus on the person (rather than on a disabling condition), and they see and recognize the person's strengths, uniqueness, and skills. Too often, people in institutions are defined by the condition or disability that led to their institutional placement. A good housing specialist sees the person *first*, and may be one of the few people to emphasize the person's right to choose where they live.

Housing specialists approach individuals in a spirit of empowerment and with attitudes and behaviors that support the self-determination of the person who is in the institution. Many times, well-meaning people want a person with a disability to remain in an institution because of concerns for safety and health. Family may fear that the person will not be safe unless they are in a nursing home or other protected setting. The housing specialist helps the person explore a range of choices. Each option is considered carefully, and the housing specialist gives a realistic picture of both benefits and difficulties. For example, a housing specialist who simply says – "You can do it!" is not providing a complete picture. It is more helpful to encourage the principle of self-determination, and help people make informed choices.

The housing specialist is respectful and hopeful and communicates these attitudes to the individual. If and when the individual becomes discouraged, the housing specialist reinforces that he or she is working on goals at the direction of the individual.

Sometimes, housing specialists encounter staff in nursing homes and other facilities that are hostile to the idea of people moving out. This may come from fears that individuals will not do well outside of the institution. The hostility may also stem from fear that the facility will lose customers. Housing specialists can create a more welcoming atmosphere through an attitude of respectful professionalism. The same principles that apply to establishing a relationship with the person who wants to move can apply to relationships with institutional staff. Respect, hope, careful listening, and clear, calm statements are useful tools in these situations.

Housing Specialist Approach	Less Helpful Approach
Person-focused	Problem-focused
Reinforces self-determination	"We know what is best"
Respect	Disrespect
Hope	Discouragement
Careful Listening	Giving answers and solutions

Assessment – Key to Good Planning

At the beginning of the process, the individual's assessment of their needs and wants may be more about why they want to move, and only a little bit about resources and services that might be needed to make it happen. Here, the housing specialist and the person get to know one another. This includes the housing specialist learning about the person and their motivation for moving. The housing specialist also needs to start the process of assessing, in a practical way, what it will take to move.

Why do you want to move?

The housing specialist begins by asking all about the current living situation. What works well in this setting? Perhaps the nursing home is close to shopping and movies, provides accessible transportation or offers social activities. It is important to understand what will be missed from the present situation, so that these things can be sought in the new housing situation. For example, people often have friends where they are. It is important to talk about what it will be like to move and leave friends behind, how to stay in touch, and how relationships may change as a result of the move.

Another area to explore is “why do you want to move?” The housing specialist may assume that he or she understands, but it is helpful to know what specific reasons the individual has for thinking about such a significant change. For people in institutions, the reasons may include more control of daily activities (eating, sleeping), freedom from institutional rules, or simple dislike of their room. Other reasons people think about moving include wanting to be closer to family, move away from roommates, live in a prettier place, have more space, or live with a significant other.

Often, asking the individual what caused them to move into a facility in the first place can help determine what the priority issues are. Sometimes, asking the question can reveal why some individuals repeatedly cycle in and out of institutions, and may help prevent that from happening again. Transition facilitators have indicated that it is not unusual for individuals to be placed in an institution simply because they lack an affordable or accessible residence, not because their medical status requires it.

Also, it is helpful to ask explicitly about what specific changes would be desirable. Questions such as – “if you could change ONE thing, what would it be?” are useful.

Finally, it is important to get information about how family and friends of the individual feel about the possible move. Do they support and encourage the idea? Do they have concerns? Are they actively discouraging? Asking for information about who is close to the person (including contact information) and how they can be involved with the planning is essential.

What resources do you have to help you move?

A crucial piece of the assessment process is to discover what resources the person has that will support their move. A delicate approach is necessary here. The housing

specialist needs to know what resources the person can bring to the effort to move, but the questions and the tone need to be encouraging. Many people who wish to move from institutional settings do not have the necessary money, community based services, or social support that they need to make it happen. Exploration of the details of each personal situation needs to be accompanied by a hopeful discussion of possible sources of housing assistance and supports. The goal is to have a hopeful, yet realistic discussion.

This conversation also serves to educate the person about the realities of life in the community. Many times, people who have lived in an institution for years have no idea what it might cost to pay rent, pay utilities, and pay for food. There may be surprise and discouragement during this conversation. Again, a delicate balance between realism and hope is needed.

Questions that might be asked include:

- How much do you think you could afford to pay each month for rent and utilities?
- Do you have some personal financial resources such as income from a job, Veteran's benefits or disability payments?
- Do you have a guardian or payee who manages your money? (if yes, contact with this person is essential).
- Do you think you need help in money management such as making sure the rent and utilities are paid and that you have money for emergencies? Do you know of community services or resources that could help you with this?
- Are you eligible for housing subsidies and assistance, waiver services? (The housing specialist brings to this discussion a complete background in what it takes to BE eligible for these benefits.)
- Do you want help in finding, getting, and/or keeping a living situation?
- Do you have friends or family who could/would help?
- What extra help do you think would be useful to you in the process?

Develop a Written Plan

All of the decisions people make, and all of resources and supportive services that the person will use, should be laid out in the individual's transition plan. The plan is created by the housing specialist and the person together. Others who may have input into the plan include people working on the support team, family members (when appropriate), and other allied providers

The plan is focused on choosing, getting, and keeping housing in the community. While it can and should include a plan for accessing needed support services, this plan is about housing. The plan should be very specific and should always include clear statements about who will do what, by when. It should include:

- Actions that the person will take on his or her own behalf;
- Actions the housing specialist will take;
- Additional supports that the program will provide; and
- Details about the services and supports that will be pulled together from various sources to help the person succeed.

In addition, the plan should include some way to evaluate whether or not the goals have been met. In other words, it should specify milestones or short-term goals to be reached, and it should describe in clear terms what successful outcomes will look like.

Spending plan

Part of the written plan for moving out of an institution is the development of a spending plan. A sample form is included in Appendix B. At this point in the process, the spending plan is a concrete way to talk about income, “have-to” expenses and “want-to” expenses. This tool can identify areas where the housing specialist can start looking for additional resources. For example, in completing this form, it might become apparent that rental assistance would make the difference in terms of having enough money to move and live in the community. The housing specialist identifies gaps in the budget and works with the individual to develop a plan for making the budget work.

Support plan

Preliminary planning for supports and services begins with a detailed discussion of the kinds of supports and services the individual receives now. Once the housing specialist has a complete picture of the current situation, it is helpful to ask – what is missing from your current supports and services? It is also helpful to know if there are things in the current plan that the individual can do without. For example, the institutional setting offers 24 hour staff support. It might be possible for the person to use fewer hours (say, 12 hours) or more intensive supports provided at specific times.

In addition to the supports and services an individual needs to get along outside the institution, the housing specialist may help the person think about a comprehensive array of services focused on real life in the community. These could include:

General Supportive Services

- Help in moving and getting settled

- Help in setting goals and developing plans
- Help in meeting obligations of tenancy and avoiding eviction
- Intervention in cases of domestic violence and securing a safe environment
- Training in assertiveness and how to get involved in tenant issues
- Linking to activities in the community, including worship services and recreational activities

Vocational Services

- Exploring job skills, possibly help in finding a job
- Arranging education and training, such as computer classes
- Support and coaching

Practical Issues

- Help in making sure the rent is paid on time
- Preventing and resolving conflicts
- Training in independent living skills such as shopping, laundry and cooking, if needed
- Coaching regarding safety issues
- Help in facilitating access to public transportation
- Help in applying for and maintaining benefits

Health/Behavioral Health Services

- Help in arranging routine visits with physicians and dentists
- Receiving nutritional counseling
- Linking to community-based mental health services
- Education about mental illnesses, medications, and treatments
- Help in developing a system for taking medication and reporting any side effects
- Getting referrals to treatment programs
- Help in finding drug- and alcohol-free recreational activities

- Linking with peers who can provide support or self-help groups such as Alcoholics Anonymous (AA)

Develop a timeline

Once you have the information from the spending plan and the support plan, it is important to work with the person to develop a timeline. A written timeline, with lists of what needs to be done by the person and the housing specialist, does two things. First, it provides a map of what needs to happen. And, it provides the person with a real reason to hope – it allows all involved to keep track of what has been done and to celebrate progress towards moving day. Templates of timelines are included in Appendix B.

Finding Housing – How to Prepare

A housing specialist must be familiar with a wide variety of sources for housing to help the person create a realistic plan for moving. Those resources are described in detail in Chapter 4, and include public housing, privately held housing, nonprofit sponsored housing, tax credit units, and other affordable housing developments. While some people may choose assisted living or specialized housing for the elderly, most people leaving institutions choose scattered-site, tenant-based units. In that case, the job of a housing specialist involves helping tenants find housing from a wide variety of sources.

Many people who are leaving an institution have very little money. The average income of a person receiving SSI is \$632/month, and the average rent for a one bedroom unit is \$715 per month. While there are local variations, in general, people with SSI as their source of income require financial assistance to live in regular, integrated housing.

The housing specialist’s job includes many hours of up-front work in this area. Making connections with private landlords, understanding and preparing the housing authority, and locating your community’s affordable housing developments are activities that should be done ahead of any conversation with prospective tenants. For people on SSI, these are the general categories of housing that are possible:

Type of Housing	Without a Subsidy	With a Subsidy
Landlord-controlled housing (private market)	Usually not possible; if the individual is willing to pay 50% or more of their income for rent, and the housing market is depressed, this might be possible.	Housing Choice Vouchers are accepted by some landlords. For privately developed housing, there is no requirement that landlords accept government rental assistance.
Public housing authority/agency housing	N/A: All PHA operated units are subsidized.	PHAs often operate their own housing. Issues might be waiting lists and safety.
Specialized	N/A: All of the units in this type of	Not every community has this

Type of Housing	Without a Subsidy	With a Subsidy
housing for elderly and people with disabilities	housing are subsidized.	type of housing. Issues include waiting lists, concentration of people with disabilities or people who are elderly (not integrated).
Government-assisted affordable housing developments (such as tax credits)	Tax credit units are designed for people who have very low incomes. People on SSI may still be too poor to afford the unit without a subsidy, but possibly could if they can/will pay more than 50% of income for rent, or if a particular development has units set aside for people with disabilities or people with extremely low-incomes.	In general, units that have been built using government assistance have the requirement that Housing Choice Vouchers and other housing assistance must be accepted.

Working with landlords

The housing specialist needs to identify landlords that might become partners in efforts to help people move from nursing homes and other institutions. Building a network of landlords is more art than science – it is often a labor-intensive process of learning about apartment complexes in the community that are affordable. Some communities offer web-based or other electronic data bases of available housing units. Another source of information is rental listings in the newspaper. There is no substitute for old-fashioned research, including phone calls to likely apartment complexes and driving by places that seem possible.

A housing specialist needs to know what the current rent is for units of different sizes, whether or not landlords accept housing vouchers, the number of accessible units and their rents, and whether or not the landlord has or may have vacant units. Also, it is important to understand the type of housing controlled by the landlord. If the property was developed with private funds (banks, for example), then the landlord has no legal obligation to accept low income households. If, however, the property received government assistance during development, the landlord has some level of legal obligation to serve low income households.

The housing specialist can find out which apartment complexes or affordable single-family housing were assisted with government funding by checking with the city and county government – usually a city office containing the words housing and/or community development. A phone call to that office can lead to a list of assisted housing in your community. Moreover, the State Housing Finance Agency may also keep a list of assisted properties in your community.

Building relationships with landlords is essential to the housing search, and this should be part of the up-front work done by the housing specialist. Part of the job here is to offer friendly, educational information about people with disabilities living in the community, as well as information about the role of your agency and how it can assist

the consumer and the landlord. Even more important, the housing specialist talks with landlords about having reliable tenants and a steady source of rent.

Working with public housing authorities

Before the housing specialist begins working with people who want to move, he or she needs information about the Public Housing Authorities in the community. As with landlords, the housing specialist's task here is to gather accurate information and to establish working relationships up-front.

Some, not all, PHAs operate their own units of housing. Public housing generally has its own set of eligibility requirements, rules and regulations, and guidelines. Individuals may have to go through one or more specialized eligibility determination processes to get into public housing. Often there are long waiting lists for the units. Another issue with public housing is quality. Public housing projects can be of good quality, or they may be physically run down and very dangerous settings. In some cities old dilapidated housing projects are being replaced by brand new mixed-income settings; in other communities, people eligible for public housing are being given priority access to a small number of units of housing set aside for people who are in "special populations," which may include people with disabilities. It is a good idea for the housing specialist to visit the public housing units, and get to know staff that control waiting lists and property managers.

Some, not all, PHAs operate Housing Choice Voucher programs. Vouchers also have eligibility requirements and usually have even longer waiting lists than public housing units. However, some communities have developed special set-aside pools of vouchers for people with disabilities, or people who are transitioning out of nursing homes. One example of this is provided in Appendix A, *The Use of Tenant Based Vouchers to Support Nursing Facility Transitions in Connecticut*.

It is important to know ahead of time whether the waiting list is open or closed. A closed list means that new names cannot be added to the list. This indicates that the PHA has a long backlog of eligible people already waiting for housing. If the PHA list is closed, the housing specialist should make a note to check on the status of this every few months. If the list opens, the housing specialist needs to be ready to submit names of qualified candidates, usually within a short time frame.

Whether the PHA voucher waiting list is open or closed, part of the housing specialist's preparation is to learn about the process, collect eligibility information, applications, and lists of required documentation. Even more important, the housing specialist should reach out to staff that control the HCV eligibility process, and inform them about the prospective tenants. The housing specialist, again, might emphasize that people with disabilities are often good tenants.

Tenant preparation

Often, people with disabilities who have been living in nursing homes and other institutions may need help in learning or re-learning how to be a good tenant. This includes giving tenants current information about costs, teaching people about leases, and talking to people about how to approach landlords and neighbors.

A housing specialist needs to prepare program participants to make successful contacts with landlords or property management companies because they will be meeting landlords/managers when they visit the units. To increase the likelihood of a successful outcome, the housing specialist might coach people about how to approach a landlord. You can role play with the person and help him or her practice asking and answering routine questions. These might include “How much is the rent? How big is the unit? How many people live in this apartment complex? Do you allow pets?” As people practice interviewing to secure housing, they will gain skills and self-confidence. Role playing can help people do well in an interview with potential landlords.

Another area of preparation is helping prospective tenants understand the lease. A standard lease typically describes the responsibilities of the tenant and the landlord. Basically, tenants must pay rent, keep the unit reasonably clean, may not damage the property, and may not interfere with their neighbor’s right to use and enjoy their units. Landlords must provide a safe environment, ensure that utilities work, and enter the property only for specific reasons and only after reasonable notice is given.

Overcoming barriers

Many people who have lived in institutional settings have barriers to qualifying to lease an apartment. The most common barriers are a poor credit or rental history or a total lack of credit or rental history. Agencies across the country have come up with creative ways to address these issues and help a tenant qualify for a lease.

If a person has no recent credit or rental history, the housing specialist will need to be creative in demonstrating that the prospective tenant is a good risk from the landlord’s perspective. If the person has ever lived in housing, it might be possible to find old utility bills or phone bills to demonstrate a positive credit history, even if it is several years old. If the person has never lived in housing, it might be possible to use enrollment or completion of a training program as a way to show reliability and stability. When individuals have supportive families, it might be possible to have a relative or friend co-sign for the lease.

Some programs may receive donations that allow for payment of deposits, old utility bills, and pet deposits (for example, for service animals). Agencies and programs sometimes hold the lease on behalf of the tenant. This arrangement is designed, typically, to be a temporary solution while the tenant builds a credit rating and tenant history. Agencies may guarantee the rent up to a certain amount so that the landlord’s financial risk is minimized.

Finally, it is possible to use the reasonable accommodation provisions of the Fair Housing Act to ask landlords and housing authorities to waive requirements for income and credit and rental history. See Chapter 4 for more details.

Summary

Careful planning and preparation by the housing specialist and the individual is essential to long-term success! A successful transition depends on the quality of the relationship between the person and the housing specialist. A realistic assessment of what it will take to move, and the strengths, abilities, and resources the person brings to the effort are necessary to good planning. Part of developing a step-by-step plan is to look at both finances and needed supports. Working on a spending plan will help the person learn about what is needed to support their move. Taking a close look at needed supports helps prevent problems after the move.

The housing specialist should use the planning and preparation time to become an expert in the local housing market. An effective housing specialist will have drawers full of rental applications; sample leases; utility applications; information about phones, computer lines, cable TV; and other necessities. Housing specialists know the people who work at the Housing Authority and have built a network of friendly landlords. Housing specialists have information for the community they are working in and for surrounding communities. Sometimes, subsidized housing or a HCV will be available in the county but not in the city, in a smaller town but not in a big city, etc. Helping people to make informed choices means being an expert on all the options!

This chapter has focused on what the person and the housing specialist can do to prepare for the transition. Resources to assist you are found in Appendix B. These include:

- Accessibility Considerations Checklist
- What Will it Cost to Move In? Costs and Assistance Worksheet
- Planning Ahead: What to Think About and Do in the Months Before You Move to a New Place
- Monthly Personal Spending Plan
- Getting Along with Your Landlord: How to Be a Good Tenant
- Getting Along with Others: How to Be a Good Neighbor

CHAPTER 3

HOW TO CHOOSE HOUSING

This chapter provides information about how to facilitate and support choice. For people who have spent time in a nursing home or other facility, the process of choosing can be exhilarating and frightening at the same time. The housing specialist's job is to support the person as they begin to believe in the reality of choice, give enough information so that the person is making informed choices, and provide real services and supports throughout the process.

It is important to approach choice in an intentional way. People who live in nursing homes and other institutions may not have much practice in making important choices. It is not enough to ask "What do you want to do?" Real choice is facilitated by an exploration of needs and preferences. When that process is completed, prioritizing needs and preferences is the next step. Often, the person may need practice and support in communicating these choices to family, nursing home staff, and others.

Identifying Housing Preferences

Some people have little or no idea of the kinds of housing options or support services they want and may not know what options are available. Many people have had their options so limited that they find it hard to express preferences, and some people lack basic knowledge or exposure to options and need more knowledge before they can understand the full range of choices. The housing specialist must be skilled at helping people who lack exposure and information about their housing and support options to explore the housing and support services that are potentially available to them.

Preferences are what a person really wants or desires, without taking into account the particular resources that are currently available. One of the first preferences to consider is the type of housing a person likes. The types of housing that are valued in one area of the country will likely be different from those preferred by people in another area of the country. For example, people living in New York City, where housing units are usually expensive and generally small, and where most people live in large high-rise buildings, will look very different from the preferences described by people living in, say, Phoenix, Arizona, where low-rise residential buildings are the norm and housing units often are more spacious. In some places, mobile homes are normal housing used by many people, while elsewhere they don't exist or are seen only as a substandard housing option. Even within a given geographic location, individual preferences will differ, and preferences may look very different for people from different neighborhoods or from different cultural or ethnic groups.

Residential stability (whether or not people stay in housing) and people's life satisfaction increase when they feel they had choices and when their housing and support preferences are honored. Thus, there are several sound reasons why it is so important

for the housing specialist to be able to skillfully assess a person's housing and support service preferences and actively support people in making their own choices.

There are a few basic approaches that are helpful in exploring housing preferences. Personal preferences tend to represent or reveal a person's values. Preferences often are shaped by what a person is familiar with in terms of local housing styles and options and in terms of a person's cultural or sub-cultural norms, as well as unique personal preferences. You can use either a conversational style or a more formal questionnaire to assess preferences.

Use a conversational style

To use a conversational style of assessment, you will want to set sufficient time aside to ask each potential or current consumer several open-ended questions that will begin to identify their housing and support service preferences. You will need to talk about and explore the individual's thoughts and dreams about the kind of place in which they would like to live. This step moves beyond the preliminary conversations described in Chapter 2, and begins the process of creating some specific detail about the housing desired. Some of the questions fall into the following categories:

- **Living Arrangements:** Do you want a house, apartment, condominium? Do you like neighbors to be close or do you value privacy more? How do you feel about shared living? If you chose shared living, would you want a private bedroom? Access to the kitchen? A private bathroom?
- **Living with others:** Would you share a living space (apartment, house)? Would you like a housemate? If yes, are you hoping that they will be a tenant, a friend, backup in case of emergency? Would you like a housemate that is also a romantic partner? Do you have family members you would like to live with?
- **Housing features:** Do you want to have air conditioning, an inside laundry room, first-floor unit, do you mind climbing stairs, will you have a car that you need to park? Do you want or need modifications to the housing? What are they?
- **Safety and visitors:** Would you like to live in a gated community? Would you like your friends to come and go as they please?
- **Neighborhood:** Do you have a specific neighborhood in mind? What kind of neighborhood sounds good – lots of trees, near shopping, public transportation? Do you want to be near specific places like family members, church, doctors' offices?
- **Personal support needs:** Do you need/want personal assistance services? If yes, how much, for what purpose, when? Will you hire your own workers? Do you need help cleaning, cooking, managing money? Do you use or need to get personal adaptive equipment?

- **Animals:** Do you have or want to get a pet? What kind? Do you have or will you want a service animal?
- **Alcohol and other drugs:** Do you want to live in a community that supports sobriety? Do you want freedom to do as you please on this issue? How do you feel about being in a setting where some people may be using drugs and alcohol?
- **Activities:** What kinds of social events do you like? Do you keep your own company or are you a social person? Do you like sponsored activities (movies, for example) or would you just like to go alone or with a friend?

It is best to have this conversation over a series of informal meetings. It might be intimidating for the person to feel that they have to answer all these questions at once. The housing specialist needs to understand that hearing the question might be the first time the person has considered the issue. Asking again another time, after the person has had a chance to really think about it, might result in more valid answers.

Use a questionnaire

Another way the housing specialist can learn about a person's housing and support service preferences is by using a structured survey or questionnaire that asks similar questions. The benefit of using a questionnaire is that it can be left with the person, and allows the person time to review all of the areas for consideration. See Appendix B for a sample questionnaire. How questions are phrased can affect the answers. Consider this when creating a questionnaire and test your questions on friends and co-workers to see if they yield the types of answers you are looking for.

Educate people about options

At this point in the process, the housing specialist has a wealth of information about housing options in the community. All of the preparation work described in Chapter 2 begins to pay off here.

Some people already will have very clear personal preferences about the kinds of housing and supports they think they want or need, but other people will have little or no idea and may not know what options are available. Choice involves having multiple options from which to choose, but when a person finds it hard to express preferences, the housing specialist can begin by educating them about the different types of housing available, including how much a typical unit will cost and the ins and outs of applying for different options.

The housing specialist might use any or all of the methods listed below to explore housing options with prospective tenants.

- Describe the kind of housing and support options available.

- Show the person several options, by driving the person past some of the places where others with similar needs and preferences live.
- Visit housing sites and tour the building's facilities and a vacant unit, if one is available.
- Some individuals who are living in the community may agree to have potential tenants make a brief visit to their housing/home. This allows individuals to talk to another person who is succeeding in the community and see the person's living situation. Having role models for success is important.
- Peer support organizations have found that many people are interested in seeing the positive stories of others like themselves, who face similar challenges, and who are living successfully and more independently in their community. There are a number of videos and books that provide this information.

Prioritizing Needs and Preferences

Once the housing specialist and the person have identified a fairly solid picture of needs and preferences, the next step is to discuss what is most important. For example, the housing specialist might ask: would you be willing to sacrifice having your own apartment in order to live in the neighborhood of your choice, or is having your own place your biggest priority? Would it be worth an extra \$25 every month for you to have a pet? It is possible to use the worksheet or written plan and rank highest priorities number one, two, three, and so on. Priorities should be based on what the person needs and wants.

It is at this point in the process that informed choice starts to become real. The housing specialist and the person might take this opportunity to review the written transition plan for housing, including the spending plan. Adjusting the written plan to include the prioritized needs and preferences might cause an adjustment to the plan. For example, the person might have identified "Meadowlark apartments" as the place she most wants to live. After exploring her needs and preferences, and filtering those through the spending plan and the other information, she might decide that instead of that particular apartment complex, she would like to live in a house that would accommodate a service animal with no deposit and allow her to park free.

Again, this is a process that cannot be rushed. The individual is making a series of life-changing decisions, and it is necessary and appropriate that sufficient time be allotted to completing the process. Indeed, taking time to make decisions also allows the housing specialist to help the person work through complicated application processes for housing and services, and to mark time on waiting lists before resources are available.

Communicating Needs and Preferences

Once needs and preferences have been identified and prioritized, it is important to begin to communicate about them, outside of the housing specialist relationship. In particular, needs and preferences should be communicated to family, friends, and staff of the nursing home or facility. Beyond this circle, communication must begin with care providers, housing providers, and others who can be helpful partners.

A note about communication--an individual who has spent many months or years in a nursing home or other institution may lack practice at communicating decisions. Here are some helpful hints that the housing specialist can use to support the choices of the prospective tenant.

- Make sure that a list of needs and preferences, as well as the overall written housing plan, is kept by the person. Having it written down can help avoid confusion, and the person can use the written materials to help reduce the concerns of significant others.
- Help the person rehearse conversations. Role playing a difficult conversation may help the person be less nervous about communicating needs and preferences.
- Teach the use of “I” statements. The housing specialist can teach this communication style. For example, instead of saying “You need to find me my own apartment,” someone could say, “I need to have my own apartment because I have had negative experiences with abusive settings and need my privacy.”

Help Potential Tenants Select a Unit

Visiting available units with the potential tenant is another common task undertaken as a part of the housing specialist’s role. Again, this is where the extensive research described in the previous chapter is helpful.

Locating housing options and facilitating choice

A good first step in looking at actual units is to have a notebook filled with pictures of apartment complexes, houses, and neighborhoods to show or describe to prospective tenants. Looking through the book is an opportunity to see actual possibilities, and compare those possibilities to the needs and preferences already identified. At that point, you can start to identify actual areas of the city for further exploration.

It is essential that the person get a sense of the community, beyond paper and pencil. A driving tour, with neighborhoods and landmarks marked on maps, is one way to help the person become familiar with the community. Regular outings, for coffee or to explore shopping, laundry and other amenities, also allow sufficient familiarity for the person to make an informed choice.

Too often, people who have lived in nursing homes for many years are tempted to agree to the first realistic option offered. It is important to help people slow down and make a decision that matches the needs and preferences identified. The goal is to maintain housing and if the person is not happy, they will not be invested in maintaining their living situation.

Sometimes it is a challenge to find a housing unit that is accessible, in decent shape, affordable, and in a safe neighborhood. Even with a housing subsidy, people with very low incomes often have to make tradeoffs and are frequently restricted to marginal or poorer parts of their community because of the limitations placed on rental assistance. As the housing search progresses, the housing specialist might keep these tips in mind:

- Try to avoid unsafe areas, slum-style blocks, or dangerous neighborhoods.
- Try to find areas characterized by racial and ethnic diversity. These neighborhoods might be quite socially accepting; people with disabilities have been found to achieve more social integration in such surroundings than other neighborhood types.
- Sometimes over-saturation of a particular neighborhood with people with disabilities, ex-offenders, or others with service needs can lead to a strong community backlash. The goal is to integrate socially but not over-saturate a given area. The person must make the choice – this is another “trade-off.”
- Neighborhoods may change dramatically depending on the time of day. Some areas that are quite good during the day become very dangerous later in the evening or during the night. People with disabilities can be especially vulnerable to assault in high crime areas, and they have vastly higher rates of criminal victimization than do people without disabilities. Try to visit the area at different times of day to see what it is like.

Other factors that need to be considered when assessing the housing and the surrounding environment include:

- Accessibility, for people with physical limitations;
- Availability of safe places to play, for families with children;
- Access to public transportation within reasonable distance;
- Shops and stores within reasonable distance;
- Parks or coffee shops within reasonable distance; and
- Access to naturally occurring community resources, such as a public library, within a reasonable distance.

Talking to landlords

You can help prepare consumers to make successful contacts with landlords or property management companies about housing units. To increase the likelihood of a successful outcome, it might be helpful to review Chapter 2. When on the way to meet landlords, you might actively coach people and remind them about the kinds of questions to ask, and the kinds of questions they will be asked. Rehearse the answers. This last minute coaching, if done in a supportive and encouraging manner, can be a real boost to self-confidence.

Making contact with the landlord or rental agency yourself

Role playing can help people do well in an interview with potential landlords. However, in some cases you may need to make contact with the landlord or rental management firm first, or instead of the person. Most landlords are open to having you negotiate with them about a unit and may welcome referrals and will be willing to work closely with you. Some landlords will even lower the rent or waive a deposit for an individual, if you have a good relationship with the landlord or property manager. This works particularly well in depressed rental markets or in units that may be less desirable to market-rate tenants. This does not mean you should accept a sub-standard unit though. All units should meet standards for safety and cleanliness.

Obtaining leases and rules

As you approach the end of your search, you will need to help individuals navigate the lease. A lease is a legal agreement between the landlord and the tenant that specifies the obligations that each party has to the other. A lease is for a specific period of time, usually either six months or one year. This is one of the easiest to negotiate points in the lease. Other items may be more difficult.

Many landlords use a standard lease agreement. Because tenant/landlord law differs from place to place, a model lease will differ across the country. You can call the local tenant's council, apartment association, the local or state housing agency or look online for a typical lease for your location. A large apartment complex, property management company, apartment locator service, or Realtor[®] will also probably give you a sample lease if you explain what you are doing.

In some instances, people will be asked to undergo a credit check or a criminal record check as part of negotiating a lease. It can be difficult for a person with a criminal record, a bad credit rating, or a history of evictions to obtain a lease from a private landlord. It is important to know ahead of time if the program participant has any of these problems. Ideas for overcoming these issues are provided in Chapters 2 and 4. Typical sections of a lease include:

- A requirement that the tenant pay rent on time;
- A requirement that the tenant keep the unit up to a decent standard of cleanliness;

- A requirement that the tenant does not “disturb the peace”;
- Rules regarding pets, visitors, subletting, and alterations of the unit;
- Delineating who is responsible for utilities such as heat, lights, water, and refuse removal;
- How repairs will be handled; and
- How the landlord can gain access to the unit, either in an emergency or for ongoing maintenance.

In some areas of the country landlords allow people to rent month-to-month, without a formal lease. Either party (landlord or tenant) can end the rental agreement with 30 days notice. This may or may not be advantageous, depending on the individual’s circumstances. As a housing specialist, you should make sure you are familiar with what is considered standard in your area and be on the lookout for any unusual or overly restrictive terms.

Summary

At this point, the housing specialist and prospective tenant have accomplished a lot. They have identified needs and preferences, the housing specialist is working on pulling together the resources needed to make the move (more about that in Chapter 4), and all of this research and activity pays off in the selection of an acceptable housing unit that the person can afford. To assist you in this effort, three items are included in Appendix B:

- Thinking about Housing Needs and Preferences
- What Do I Want in a New Place?
- Pros and Cons of Housemates

CHAPTER 4

HOW TO GET HOUSING

This chapter covers the nuts and bolts of finding housing. We will provide a brief overview of how the affordable housing industry works and what housing resources are available. This will teach you, as a housing specialist, where to look for affordable housing for your consumers. We will also cover more in-depth examples of reasonable accommodations under Fair Housing law and will explain in detail about applications, waiting lists, and leases.

Affordable Housing Resources

The United States operates two real estate markets: the traditional private sector market which is dictated by supply and demand, and the publicly-funded housing market, which is dictated by funding legislation. With the notable exception of the Low Income Housing Tax Credit program, the U.S. Department of Housing and Urban Development administers almost all of the funds used to subsidize housing in the public market. While there are far too many sources of funds to name here, we will discuss some of the major programs that you should be familiar with.⁵

Each of the legislatively-authorized funding programs provides housing for a specific population and a specific income bracket. Funds are administered by several different divisions of HUD. Depending on the program, funds may be committed by HUD directly to a specific housing project or program or funds may flow from HUD to a state or city to be allocated to specific projects by the local jurisdiction. As a housing specialist it is important to understand the language of housing and be familiar with a wide variety of sources that help make the cost of housing affordable to your consumers.

The most common sources of subsidized housing that will be available to your consumers include public housing authorities (PHAs), Housing Choice Vouchers, privately held subsidized housing, and Tax Credits.

Public housing authorities

Public Housing Authorities or Public Housing Agencies, commonly referred to as PHAs are created by state and local governments for the purpose of owning, managing and operating affordable rental housing. According to the HUD website, there are more than 3,300 PHAs in the U.S. serving approximately 1.2 million households. PHAs administer

⁵ For an in-depth treatment of housing funding sources, see *Funding Sources Successfully Used By States to Support Development of Integrated, Affordable, and Accessible Community Housing* at http://www.hcbs.org/files/129/6418/HOUSING_FINANCE_PAPER.pdf

HUD's Low-Income Public Housing Program or other programs for the development and/or administration of public housing.

People may want to live in public housing, or they may be forced to live in a public housing project because the local housing market is too expensive or too tight to access open market housing. Who PHAs target varies by area, but most target people who have very low-incomes. PHAs may also operate other types of housing programs like the Housing Choice Voucher program and may provide services besides housing such as homeownership opportunities, employment training opportunities, and other special training and employment programs for residents as well as support programs for elderly individuals.

A PHA determines eligibility based on: 1) annual gross income; 2) whether the person qualifies as elderly, a person with a disability, or as a family; and 3) U.S. citizenship or eligible immigration status. If an individual is eligible, the PHA will check references and may deny admission to any applicant whose habits and practices could be expected to have a detrimental effect on other tenants or on the project.

You can locate the PHA in your area by visiting the HUD website at www.hud.gov/offices/pih/pha/contacts/index.cfm. Click on your state and a list of all the PHAs organized by location will pop up. The address and phone number for each PHA is given. In addition, some PHAs have websites of their own where you can find out basic information. After you have located your local PHA, check to see which, if any, apartments they own, where they are located, what criteria exist for qualifying and what other programs your PHA operates. A phone call to the PHA will usually tell you who is eligible for their housing, and how to pick up an application or get on the waiting list.

Not all PHA housing is apartment style. Some PHAs create single-family houses, while others build townhomes. Local style and preferences vary widely. Public housing projects can be of good quality, or they may be physically run down and in dangerous settings. In some cities old dilapidated housing projects are being replaced by brand new mixed-income settings; in other communities, people eligible for public housing are being given priority access to a small number of units that are set aside for people with low-income or people with disabilities within newly developed or renovated market-rate rental housing.

As a housing specialist, you must be familiar with your local PHA. Things you should know include:

Where are the units, and what are they like?

What are the eligibility requirements?

Is there a formal application?

How does someone get and stay on the waiting list?

Are there preferences for people with disabilities or people who are transitioning out of nursing homes?

Are vouchers available?

People may have to go through one or more specialized eligibility determination processes to get into public housing. Even if it seems pointless to apply for public housing because the waiting list is so long, it can be a great benefit to the person in the long run. You will need to find out about any special requirements that specific housing projects in your area may have. For example, in most areas of the country tenants are required to go through a special orientation on their rights and obligations as a public housing tenant. Strict rules about who may use the property and prohibitions about any illegal activities often apply to tenants of public housing. Some public housing projects now require tenants to take classes to improve their skills or to prove they are seeking employment.

Housing Choice Vouchers⁶

The Housing Choice Voucher program—still widely referred to by its old name, “Section 8”—is one of the most important federal housing programs available to assist people with disabilities. With housing assistance from a voucher, people with disabilities can become more independent and have the opportunity for full community integration. It is the largest federal housing program targeted to extremely low-income households.

In the Housing Choice Voucher program, individuals receive a “voucher” – also referred to as a subsidy – that can be used for the housing of their choice that meets HUD’s program requirements. Tenants usually pay 30% of their income toward housing costs. The voucher pays the rest of the rent, up to a certain amount.

Unfortunately, in addition to being the most flexible affordable housing program, the Housing Choice Voucher program is also one of the most confusing. Each year Congress appropriates funding to HUD to administer the Housing Choice Voucher program. Since 1975, Congress has also passed laws that govern the program such as how to determine the income eligibility standards. These laws, combined with

⁶ Material adapted from: *Permanent Supportive Housing Implementation Resource Kit*. (draft, 2008). Substance Abuse and Mental Health Services Administration, Center for Mental Health Services.

regulations developed by HUD, establish the rules for the administration of the voucher program at the state and local levels.

Although the voucher program is a federal program, there are additional policies that are determined by each state and local PHAs which receive the funding from HUD to administer the voucher program. For example, a PHA is allowed to determine the subsidy amount (within a HUD-determined range) provided by the program. These locally established guidelines are often referred to as “policies” and the PHA has some flexibility in establishing them. This patchwork of federal rules and PHA policies is what makes the program so confusing. It is hard to know which guidelines are actual HUD requirements and which are local policies. It is often PHA policies – and not laws or HUD regulations – that present barriers to people with disabilities obtaining Housing Choice Vouchers and staying on the program.

The first step to getting on the waiting list and ultimately obtaining a voucher is successfully completing an application⁷ – sometimes known as a “pre-application.” Each PHA has its own policies regarding when applications are accepted and in what manner they are collected and processed. Some PHAs require interested applicants to pick up and drop off an application in person. Some PHAs allow an applicant to mail or fax a written application into the PHA. The housing specialist must know where the PHAs in his or her area are, and what their policies are.

The application process often poses significant barriers to people with disabilities. Many people with disabilities have difficulty completing the application, understanding the deadlines, or obtaining help with the process. However, a person with a disability may request a change to the PHA’s policies for accepting voucher applications if this difficulty is related to the disability. A PHA must provide assistance completing an application if a person with a disability requests it. For example, a person who is visually impaired may request a reasonable accommodation from the PHA regarding application procedures. The accommodation can take many forms such as Braille or CD, or that a PHA staff might read and help fill out the application.

A person with a disability may want to include a contact person such as an advocate, service provider, family member, or friend on the application. The applicant can request that this person receive a copy of all PHA correspondence.

In many communities, voucher waiting lists are extremely long and can result in lengthy waiting periods. Many PHAs’ lists are “closed” and have been for many years. Unfortunately, lists that are very old may include applicants who can no longer easily be contacted. Because a PHA must try to locate each applicant on the waiting list before moving on to the next person, old waiting lists can mean long delays in getting vouchers

⁷ Regardless of whether or not a person ends up actually moving, it is important to get on the waiting list as early in the transition process as possible. Long waiting lists mean that people can wait quite some time before they can move. Even if the assessment and planning process are not complete, the tenant can begin “marking time” on the list while the two of you work together to iron out the details of a possible move. Keep in mind that people may apply to many different PHAs and be on many waiting lists at the same time.

to people who need them. Many PHAs regularly update their waiting lists in order to verify who is still interested. Some PHAs do it once a year, or even as often as every six months. In order to update their waiting lists, PHAs send out letters to applicants asking them to reconfirm their interest in the voucher program. Often these update letters require the applicant to respond by a certain date. If the PHA does not receive a response, the application is removed from the list automatically. Through this process, PHAs eliminate any applicants who do not respond appropriately to the update letter or who are no longer interested in the program. The majority of PHAs correspond with voucher applicants via the mail, so *it is critical that any change in address or contact information be relayed promptly to the PHA*. As mentioned above, it may be helpful for the individual to include a secondary contact on the application and request that the PHA copy this person on all correspondence.

How a Voucher Works

As a Housing Choice Voucher participant, tenants pay a portion of their monthly income towards housing costs. This is usually – but not always – 30% of monthly-adjusted income. The PHA will pay the remainder of the rent directly to the landlord each month.

Example:

Janine receives a voucher from a local PHA that has set a standard of \$600 for a one bedroom unit. Janine's monthly income is \$660. She chooses to rent an apartment that costs \$600. Her share of the rent is \$220 (30% of \$660). The PHA pays the remaining \$380 directly to the landlord.

A tenant may be able to choose a housing unit that costs a little more than the affordability standard, but there are two important limits: 1) the tenant must pay the difference out of pocket, and 2) the tenant's total contribution towards the rent can not be equal to more than 40% of the tenant's monthly adjusted income when he first moves into the unit. This maximum applies also in those situations when a tenant is using his voucher in one unit and then relocates to another. However, once someone is in a unit that is receiving assistance, if the rent increases and the rent standard does not, the tenant must pay the difference out of pocket and can exceed the 40% maximum.

Janine, continued. . .

If the local standard for a studio apartment is \$600 and Janine chooses an apartment with a rent of \$640, she must pay the additional \$40 for a total contribution of \$260—equal to 39% of her household income.

Privately held housing

Some tenants live in housing controlled by local landlords who own rental property or housing units in the private or open housing market, meaning that the housing is available for rent to anyone in the community. These units may or may not be subsidized. Many housing specialists, especially those working in depressed rental markets, have been able to work with landlords to obtain housing for their consumers. Some landlords will waive fees, make modifications or even lower the rent for the right tenant. Often if a landlord knows that a social service organization may help negotiate or remedy any problems caused by a tenant, he will be more likely to rent the unit to someone who may have no credit, poor credit, or other issues with housing history.

You can improve your chances of finding suitable homes for people by building good relationships with a network of local landlords. You will want to identify local landlords who accept housing subsidies and who have housing units that meet the Housing Quality Standards (HQS) required by your local PHA to qualify for rental with a Housing Choice Voucher. These standards are available from local PHAs and follow general guidelines established by the U.S. Department of Housing and Urban Development (HUD).

In addition to private landlords, many nonprofit organizations own and operate affordable housing. Often referred to as Community Development Corporations (CDCs), or Community Housing Development Organizations (CHDOs), these non profits make the provision of affordable housing part of their mission and provide low income housing through a variety of subsidy programs. Like all providers of housing, depending on the subsidies used, each CDC or CHDO will have its own requirements for eligibility. A good housing specialist will become familiar with any non profit affordable housing providers in the area and determine if they have units that may meet the needs of their consumers.

Low Income Housing Tax Credits

The Low Income Housing Tax Credit (LIHTC) program is the largest funding pool for affordable housing in the United States. Administered by the Internal Revenue Service, the LIHTC program provides tax credits to developers of affordable housing in exchange for keeping the housing affordable for a certain number of years. Although the IRS administers the program, local administration is done by state-level agencies and developers apply to these agencies for an allocation of tax credits. Tax Credits are a

complex program. Developers usually sell the tax credits to large corporate investors who have high tax liabilities with the IRS. In this way, the investors provide the project with equity (cash) and thereby allow the developer to have less debt on the project. This allows the developer, in turn, to charge lower rents on some or all of the units.

As a housing specialist all you really need to know about the Housing Tax Credit program is that projects developed under it have accessible units and the rents are set to make them affordable to people with low and very-low incomes. The LIHTC program requires that units be affordable to people at 60% and 50% of AMFI, but most LIHTC projects have set aside some additional units that are affordable to people at 30% of AMFI. Often they set aside some units specifically for people with disabilities too. You can locate LIHTC units in your area by finding out the name of your State Housing Finance Agency or other agency that administers Tax Credits in your state and calling them or looking on their website to find out if they maintain a list of all of the LIHTC funded projects by area. This will yield a list of apartment complexes. You can then find out where these complexes are, what amenities or services they offer, and how much the rent is.

Fair Housing and Reasonable Accommodations

As mentioned in Chapter 1, the rights of people with disabilities to live in the community are covered by a variety of laws. Fair Housing is the most important of these as it prevents discrimination based on disability and requires landlords to make or allow reasonable accommodations so that the person has the full use of a particular unit. In this section we will cover how Fair Housing applies to obtaining a unit.

Once you have found housing that is acceptable to the individual and consistent with their personal plan, the next step is to help the consumer through the process of applying for housing and negotiating a suitable lease.

Fair Housing and the application process

Keep in mind that while landlords cannot discriminate against someone based on his or her disability, landlords, housing managers, and PHAs are allowed to disqualify applicants who are not likely to be good tenants based on tenancy-related criteria such as:

- Ability to pay the rent and utilities on time and in full;
- Ability to properly care for the apartment;
- Will the tenant respect the rights of other tenants? and
- Will the tenant engage in any illegal activity in the apartment?

Housing managers are allowed to ask questions to obtain this information. Often managers will request references from previous landlords or conduct criminal

background or credit checks to collect information about the applicant's previous behavior. Applicants with poor tenant, criminal, or credit histories can be excluded from or screened out of housing. Applicants with no tenant history – those who have only lived with their families or in a nursing facility – are often also screened out.

Reasonable accommodations and reasonable modifications

Once the tenant has found a unit and been accepted for occupancy, he or she may need help from the housing specialist in requesting a reasonable accommodation or reasonable modification. An accommodation is a change in the landlord's policies that enable a person with a disability to apply for, obtain, or live in housing. For example, a person might need to have a support person not listed on the lease stay overnight in the unit, or a person who lives in a "no pets" building might need a service animal.

Housing providers are not required to provide accommodations that are not considered "reasonable." An accommodation is not reasonable if it imposes an "undue financial and administrative burden" on the housing provider or would create a "fundamental alteration" in its programs or services. For example, a PHA must provide a larger voucher unit size for a person with a disability with a live-in aide. However, a PHA does not need to help hire the live-in aide for the household. Such a service would be a fundamental alteration to the PHA's program, which is to provide housing.

A reasonable modification is a physical change made by the tenant at the tenant's expense. For example, a person who experiences unusual fears might request a privacy fence, or a person who uses a wheelchair might want to mount the thermostat lower on the wall. The extent of the changes determines whether they are reasonable. Unless the housing provider receives federal subsidies, the tenant (or the housing program) must pay for the changes, and if applicable, pay to return the property to its original state when the tenant moves out. In housing that receives federal subsidies, Section 504 of the Rehabilitation Act requires the housing provider to pay for the modifications so long as doing so does not cause undue hardship or fundamentally alter the nature of the housing provider's business.

For more information on reasonable accommodations and modifications, see the United States Equal Employment Opportunity Commission website at www.eeoc.gov/facts/accommodation.html

Although each circumstance is different, people are more likely to require a reasonable accommodation on the basis of a psychiatric disability than a reasonable modification. The most likely case in which you will need to help a tenant request a reasonable accommodation is during the application stage. Often, tenants have either poor references from former landlords or no rental history, making potential landlords hesitant to rent to them, or making PHAs hesitant to provide rental assistance. You can ask the landlord for a reasonable accommodation that waives submission of a rental history. The landlord may deny your request, but it does not hurt to ask.

A word about substance abuse and behavioral issues

Applicants who are disqualified because of behavior related to substance abuse or alcohol abuse (e.g., poor landlord references, criminal record for loitering) will need to demonstrate that the disqualifying behavior is disability-related; the applicant is no longer abusing substances (for example, by presenting a letter from an AA sponsor); and there is a reasonable expectation that the behavior that was considered objectionable will not recur. Applicants who have more lengthy or repeated substance abuse issues are likely to have a more difficult time demonstrating that their behavior has changed. It may also be important for the applicant to demonstrate that any criminal record is related to use of and not sale or manufacturing of illegal substances.

People with psychiatric disabilities might be disqualified from a unit for behavior that occurred when they were not taking medication or taking incorrect medication. For example, a tenant who hears voices when he does not take medications may demonstrate behavior that is unacceptable to a landlord such as repeatedly hitting the wall with a broomstick in order to “get the voices out”, and thereby destroying the walls. A tenant in this position might be able to diminish a previous landlord’s poor reference if he can explain the incident and provide evidence that he is currently on medication. As a housing specialist, you should be prepared to help tenants make their case to a potential landlord regarding special circumstances

Request reasonable accommodations

Although people with disabilities who have poor tenancy histories may not qualify for housing under the same criteria used to evaluate most applicants, they are entitled to appeal a denial through any standard appeal process and to request a reasonable accommodation to become qualified for housing. It is the burden of the applicant and his advocates to request a reasonable accommodation and to present documentation to demonstrate that it is reasonable. For example:

Sunchase Apartments has a policy of disqualifying applicants who have one or more poor landlord references. An applicant to Sunchase Apartments who has a disability and has a poor landlord reference may request an accommodation if (1) the behavior which led to the poor landlord reference was disability related, (2) the applicant can demonstrate that the behavior or situation leading to the poor reference no longer exists, and (3) the behavior or situation is not likely to recur in the future.

Requesting reasonable accommodation for tenant qualifications is a “gray” area. It is often a judgment call as to whether or not the person is being disqualified based on their disability. Likewise, you may have to use your best judgment to determine if an individual’s undesirable behavior is likely to occur again. The landlord or PHA has the right to make that judgment. The applicant can appeal or file a discrimination complaint if they feel the request was reasonable but denied by the landlord or PHA.

Make sure that your consumers are aware of and follow local rules, whether that means mailing, faxing or dropping off an application and how to inform the PHA of an address or contact information change. A person with a disability may request a change to the PHA's policies for accepting voucher applications if this difficulty is related to the disability. For example, a person who is blind may want someone to read the application to him or her.

Help set up utilities

A housing specialist often must help a new tenant establish utilities. Sometimes utilities such as water, waste water, garbage removal, heat, gas, and electricity are covered in the rent. Be sure to check the lease or rental agreement to determine if utilities are covered. In other cases, the tenant must pay for all or some of these basic utilities and will have to arrange for these to be turned on. When you help a person plan a budget, these costs, and telephone service, are important to factor in.

Some utility companies will waive sign-up fees or deposits for low-income tenants or people with disabilities. In addition, some tenants may have old bills due from apartments that they had before they lived in a nursing home or other institutional setting. Often, a utility or phone company will have a way to forgive these debts. You should learn about any program or policies for waiving or reducing deposits and old debts prior to helping an individual. This information can go into the spending plan and help the tenant make informed decisions. Level billing plans that spread heating costs across the year also may help some people meet utility expenses.

Help tenants move in

Individuals often have little or nothing in the way of material possessions when they move into their new home. Many people lack even the basic necessities needed to establish a household. Housing programs across the country have established programs to help new tenants move. They work with churches, civic clubs, and other local charities to create gift boxes of basic necessities such as dishes, silverware, cooking and cleaning supplies, towels, and bedding.

Some programs have even established warehouses full of donated new and used household furnishings, out of which a person can select items. Other programs have a budget for each person to buy household supplies. Sometimes families will pitch in to help a person establish a household, by giving money, gifts, or items such as furniture or dishes that they can spare. As individuals prepare to move they can also request birthday or holiday gifts that will be useful when they move. You will also need to help the person arrange transportation to move, if he or she does not have family or friends that are willing and able to help. Some programs set aside some funds for renting trucks for this purpose.

Plan for crises

Of course we want every tenant to succeed in housing the first time. However, inevitably some people encounter problems that threaten their tenancy. Some of these problems may be related to their disability but many may not be. Often, those with low-incomes are only one problem away from being homeless. Without the resources to pay for solutions, to a needed car repair or a high medical bill, for example, people can lose their housing.

The best housing specialist helps people prepare for and learn from crises and from problems, evictions, or moves. Rather than seeing such incidents as failures, it is important to glean information that can help the person be more successful in the community in the future. Learning includes being more proactive in the future, increasing supports to prevent problems, and helping a person identify their warning signs and triggers and making a plan to contend with them better in the future.

Summary

As you work with individuals who want to move you will encounter numerous tasks and hurdles. As a housing specialist your job is not necessarily to have a solution to every barrier, but to understand thoroughly what the options are and how they work, and to apply creativity to problem solving. Staying up to date on the resources that are available in your area and staying connected to other people in the housing field will help you as you guide consumers through a home search. In addition, you will find troubleshooting and problem solving easier as you gain experience looking for apartments, talking to landlords, and navigating the transportation and benefits systems. The more informed and skilled you are, the more your consumers will benefit.

APPENDIX A

The Use of Tenant Based Vouchers to Support Nursing Facility Transitions in Connecticut⁸

The provision of tenant-based vouchers in combination with other funding sources has been a key component of Connecticut's success in supporting residents of nursing facilities to move to integrated, affordable, accessible community housing of their choice.

Background

The Connecticut Department of Social Services (DSS) is also a Public Housing Authority (PHA) with responsibility for administering statewide housing programs and services, including the Housing Choice Voucher Program (formerly known as Section 8). DSS administers statewide housing programs through its agent, J. D'Amelia & Associates, which in turn subcontracts with seven local PHAs and one Community Action agency to implement housing programs and services.

In 2001, DSS received a Nursing Facility Transition Grant from the Centers for Medicare & Medicaid Services (CMS). DSS contracted with the Connecticut Association of Centers for Independent Living to administer the grant. A program manager located in the Connecticut Association for Independent Living provided statewide technical assistance and coordinated funding for home modifications and tenant-based vouchers. Regional transition coordinators were employed in each of the five Centers for Independent Living (CILs) in Connecticut. The role of the transition coordinators was to identify individuals in nursing facilities who wished to return to the community. Transition coordinators worked with each individual to develop an individual housing plan to facilitate their transition.

Between 2002 and 2005, DSS and its state and local partners assisted 101 individuals to transition from nursing facilities to the community.⁹

In 2002, DSS amended the State Housing Plan and their PHA plan for setting local preferences for Housing Choice Vouchers to respond to the need for integrated, affordable, accessible housing for individuals transitioning from nursing facilities. Specifically, DSS set aside 50 tenant-based vouchers per year to support people with

⁸ Excerpted from Klein, J., Jones, D., Horvath, D., & Burchfield, S. (2007). Funding sources successfully used by states to support development of integrated, affordable, and accessible community housing. Houston, TX: Independent Living Research Utilization. Available at http://www.hcbs.org/files/129/6418/HOUSING_FINANCE_PAPER.pdf (Retrieved July 25, 2008).

⁹ Mollica, R., Reinhard, S., & Farnham, J. (2006). State policy in practice: Sustaining nursing home transition in Connecticut. New Brunswick, NJ: Rutgers Center for State Health Policy. Available: <http://hcbs.org/moreInfo.php/doc/1536> (Retrieved September 20, 2007).

disabilities in Connecticut to transition from nursing facilities to community housing options of their choice. DSS also used grant funds to support the creation of a “Common Sense Fund” to pay up to \$1,000 (average \$600) for transition related expenses such as security deposits, home furnishings, and clothing not otherwise covered by existing funding sources.

In 2004, the Connecticut Department of Economic Development was successful in getting a bond fund approved in the amount of \$500,000 to pay for housing modifications needed to make homes and rental units accessible for people using Housing Choice Vouchers. The State Housing Plan allows for an apartment to have modifications made two months prior to the tenant leaving the nursing home. According to Paul Ford, Nursing Facilities Transition Program Manager with the Connecticut Association of Centers for Independent Living, the cost of home modifications ranges from \$3,900 to \$68,000.

The Connecticut Rental Assistance Program

As in other areas of the country, the demand for Housing Choice Vouchers in Connecticut has far exceeded available financial resources. In 2005, DSS closed the waiting list for the HUD-funded Housing Choice Vouchers. In order to continue to support the transition of individuals from nursing facilities to the community, the state granted access to its existing state-funded Rental Assistance Program. Modeled on the Housing Choice Voucher Program, the Rental Assistance Program (RAP) provides tenant-based rental certificates similar to the Housing Choice Voucher Program.

Eligibility for a RAP certificate is based on household income and the state's definition of a family. Participation is limited to U.S. citizens and specified categories of non-citizens with eligible immigration status. DSS requires a criminal background check on all applicants; persons convicted of certain felony offenses are disqualified from receiving a RAP certificate.

New RAP certificate holders may choose a housing unit anywhere in Connecticut. DSS adopted median income guidelines published by HUD yearly. DSS calculates the maximum dollar amount of housing assistance a family may receive. J. D’Amelia and Associates administers the Rental Assistance Program, which pays the housing subsidy to the landlord on behalf of the participating family. The family pays the difference between the actual rent charged by the landlord and the amount of the subsidy. Families with a member who is elderly or has a disability pay 30% of their monthly income toward rent and utilities.

RAP certificates are portable, similar to HUD Tenant Based Housing Choice Vouchers. Families may move anywhere in Connecticut with the housing assistance as long as they notify DSS ahead of time, terminate the existing lease within the lease provisions, and find qualified alternate housing.

At the time the state granted access to the Rental Assistance Program for individuals transitioning under the Nursing Facility Transition Project, it also clarified for state social

workers that individuals leaving nursing facilities who met the income guidelines would qualify for the state's Security Deposit Guarantee Program. DSS administers the Security Deposit Guarantee Program, which in the form of a voucher, guarantees payment of up to two month's rent to the landlord if there are damages or rent owed after the tenant moves out. This program has worked well, providing landlords with a guarantee rather than actual cash for the security deposit. Acceptance of the program by landlords has been positive.

A Success Story

Tim had a spinal cord injury at age 15. At age 17 he was transferred from a rehabilitation facility to a nursing home. Multiple partners including Tim's family, transition facilitators, representatives from vocational rehabilitation and his school, the Long Term Care Ombudsman's Office, and nursing facility staff worked with Tim to provide opportunities to finish his High School education. The Connecticut Department of Vocational Rehabilitation continued to assist Tim to start college while he was still in the nursing facility. Tim was eventually able to transition out of the nursing facility to a residence in the community with rental assistance from a tenant-based housing choice voucher. (Reported by Paul Ford, Connecticut Association of Centers for Independent Living.)

For More Information

State of Connecticut Department of Social Services Rental Assistance program information - available online at:

<http://www.ct.gov/dss/cwp/view.asp?a=2353&q=305206>

What Worked in Connecticut? A Best Practice Report for CT's Nursing Facility Transition Grant, available online at:

http://www.ncsl.org/print/health/Final_Best_Practice_Manual%202005.pdf

State Contact

....Connecticut Association of Centers for Independent Living, (860) 656-0430.

APPENDIX B

Making the Move!

This Appendix focuses on practical tools for both the housing specialist and individual consumers as they navigate a move. Appendix B includes checklists, “how-to” fact sheets for the new tenant, and tips on keeping records. Each tool is meant to be hands on, please remove them from the Appendix, make as many copies as you need, and modify them for every unique situation.

Tools in this Appendix are ordered as follows:

1. Tools referenced in Chapter 2:

- Accessibility Considerations Checklist
- What Will it Cost to Move In? Costs and Assistance Worksheet
- Planning Ahead: What to Think About and Do in the Months Before You Move to a New Place
- Monthly Personal Spending Plan
- Getting Along with Your Landlord: How to Be a Good Tenant
- Getting Along with Others: How to Be a Good Neighbor

2. Tools referenced in Chapter 3:

What Do I Want in a New Place? Self-Assessment Worksheet

Do You Want or Need a Housemate?

3. Other useful tools:

Wear and Tear – What Does This Mean?

Move In/Move Out Checklist

Moving Timelines:

Weeks before the move

One week before the move

One week before and one week after the move

What to do after you move

Accessibility Considerations Checklist

People need different kinds of accommodations to be successful in a new house, condominium, or apartment. Review the list of common accommodation requirements below and check those most important to you.

Consider which accommodations are absolutely necessary – critical, and which are desired, but not critical. Add any individual accommodations that you need that are not included in this list.

Consider which of the accommodations you expect the landlord to supply (such as an elevator or convenient parking place) and which are modifications you may request to supply yourself (such as a touchpad door lock).

Use this check list as you research and visit new housing options to help you to select a place that is safe, decent, affordable, convenient, comfortable AND accessible.

Accommodation	Critical	Desired	Landlord Supplied	Tenant Supplied
ACCESS TO COMMUNITY and COMMUNITY RESOURCES				
Public transportation				
Covered waiting areas for public transportation				
Paved sidewalks				
Grocery stores and other shops				
Restaurants				
Parks and recreation areas				
Spiritual centers: churches, temples, mosques				
Social centers: fitness, clubs, social groups				
Professional and health services				
Neighbors in very nearby				
Neighbors at a distance				
Friends/family in close proximity				
ACCESSIBILITY TO UNIT and COMPLEX				
First floor entrance				
Elevator nearby unit				
Covered parking near entrance				
Laundry resource within unit				
Easy access to complex laundry facilities				
Easy access to complex social centers, pools, fitness facilities				
Easy access to recycling and garbage disposal				
Curb-cuts and ramps				

Appendix B

Accommodation	Critical	Desired	Landlord Supplied	Tenant Supplied
ACCESSIBILITY WITHIN UNIT				
Single story or one floor lay-out in unit				
Easy access to kitchen, living room, bathroom, bedroom				
Wide doorways				
Carpet free				
Accessible design in kitchen:				
Adequate open space for wheel chair turn radius				
Lowered counter height				
Easy reach to sink				
Stoves with front (not top) controls				
Adequate reachable storage				
Accessible design in bathroom:				
Adequate open space for wheel chair turn radius				
Bathroom safety rails by toilet				
Roll in shower				
17-18" toilet height				
Lowered closet bars				
SAFETY				
Door peepholes at eyeball height				
Security locks on doors and windows				
Guarded entry				
Intercom				
Touchpad or keyless entry lock				
Flashing lights doorbell				
Accessible emergency evacuation exits				
Smoke detector for persons with hearing impairments				
PERSONAL SUPPORT NEEDS				
Service animal care				
Personal adaptive equipment				
Attendant care resources				
Other				

**What Will It Cost to MOVE IN?
Costs and Assistance Worksheet**

THE "PLACE"	LIVING OPTION 1	LIVING OPTION 2	LIVING OPTION 3	FINANCIAL ASSISTANCE AVAILABLE	NOTE
Application fee					
Application deposit					
Credit report fee					
First month rent					
Last month rent					
Security deposit					
Condo-related fees					
Estimated cost of modifications needed					
TOTAL "Place" Costs					
UTILITIES SET UP					
Electricity					
Gas					
Oil					
Water/Sewer					
TV/Cable/Internet					
TOTAL Utility Set- Up Costs					
HOUSEHOLD SET UP					
First week groceries					
Basic cleaning supplies					
Basic kitchen					

Appendix B

THE "PLACE"	LIVING OPTION 1	LIVING OPTION 2	LIVING OPTION 3	FINANCIAL ASSISTANCE AVAILABLE	NOTE
Basic bedroom					
Basic living room					
TOTAL Household Set-Up Costs					
MOVING COSTS					
Truck/transport					
Helpers					
Storage if needed					
TOTAL Moving Costs					
TOTAL COST					
Set-up and Rental Assistance Available					
DIFFERENCE Needed					

Planning Ahead: What to Think About and Do in the MONTHS Before You Move to a New Place

Name: _____ **Date:** _____

Helpers: 1) _____ **2)** _____ **3)** _____

4 months	3 months	2 months	1 month	Moving Day
<p>To do this month: Thinking!</p> <p>Do I want to move? WHY do I want to move? What kind of place do I want? What kind of features or accommodations are needed and desired – my preferences? What has “worked” well for me in the past? What I need to be successful? What didn’t work before?</p>	<p>To do this month: Researching & Learning!</p> <p>What are my options? What does it cost? What are my resources? What money help do I need? Do I want a house-mate? Who? Do I need and can I afford cleaning services? If I need attendant care, am I eligible for a waiver to help pay for it? How do I apply for a waiver?</p>	<p>To do this month: Exploring!</p> <p>What’s my budget? Begin looking at places What trade-offs must I make? What modifications am I responsible for? What household “stuff” do I need? What adaptive equipment will I need? Is the waiver in place? Begin organizing attendant care, if needed. Research cleaning services, if needed</p>	<p>To do this month: Acting</p> <p>Sign a lease Setting up utilities Change of address Getting the household “stuff” I need Getting adaptive equipment I need Finalizing attendant care schedule Contract for cleaning services, if needed Organizing moving day</p>	<p>Moving Day!!! Doing it!</p>
<p>What I will do::</p>	<p>What I will do::</p>	<p>What I will do::</p>	<p>What I will do::</p>	
<p>Helper:</p>	<p>Helper:</p>	<p>Helper:</p>	<p>Helper:</p>	
<p>Helper:</p>	<p>Helper:</p>	<p>Helper:</p>	<p>Helper:</p>	
<p>Helper:</p>	<p>Helper:</p>	<p>Helper:</p>	<p>Helper:</p>	

Monthly Personal Spending Plan							
<i>(example – individualize to your circumstances)</i>							
Name:					Month/Year:		
INCOME	Monthly	Week 1	Week 2	Week 3	Week 4	Week 5	TOTAL
Employment							
Disability							
Other							
Other							
TOTAL Income							
HAVE TO's	Monthly	Week 1	Week 2	Week 3	Week 4	Week 5	TOTAL
Rent							
Groceries							
Utilities							
Debts/Obligations							
Transportation							
Medical Co-Pay							
Attendant care							
Adaptive equip. maintenance							
Service animal expenses							
Total HAVE TO's							
What's Left?							
WANT TO's	Monthly	Week 1	Week 2	Week 3	Week 4	Week 5	TOTAL
Telephone							
Cable/Internet							
Cigarettes							
Clothes							
Household							
Savings/Cushion							
Special							
Total WANT TO's							
What's Left?							
PERSONAL Spending	Monthly	Week 1	Week 2	Week 3	Week 4	Week 5	TOTAL



Getting Along With Your Landlord: How to Be a Good Tenant

Bottom line, being a good tenant means paying your rent on time; not damaging the property; and not disturbing neighbors. Here are a few tips¹⁰

- **Know and comply with the conditions of your lease or rental agreement.**
 - If you don't understand any part of your lease, ask your landlord or some else to explain it to you in clear language – BEFORE YOU SIGN IT! Keep asking until you fully understand what you are agreeing to.
 - Your job is to keep the agreements you make when you sign the lease.
 - Pay your rent on time – always. Late rent payments not only affect you and the landlord, they also may be reflected in your credit rating. If you need a referral from the landlord in the future, your on-time-payment record is an advantage.
 - Don't have a pet if it is not allowed in your lease... if you need a service animal, this should be discussed with the landlord as a reasonable accommodation under the Americans with Disability Act (ADA). If you have a pet or service animal, you are 100% responsible for the care of the animal, picking up after the animal outside, and to make sure that the animal does not disturb others.
 - Do not allow extra people to move in or “guests” to stay for long periods of time without discussing in advance with the landlord.
- **Know your rights. Every state and many localities have landlord-tenant laws. Get a copy.**
 - Become familiar with your rights as a tenant.
 - If you are a person with a disability, you also enjoy protections under the Fair Housing Act and the Americans with Disability Act (ADA). It is to your advantage to know these rights and make sure that others are aware and respect them.
 - If you have questions about your rights, contact your local Protection & Advocacy organization, a Public Housing Authority, Legal Aid or other attorneys, or other tenant groups in your community.

¹⁰ Adapted from: http://www.ehow.com/how_2245277_be-good-tenant.html, http://www.ehow.com/how_8078_be-tenant.html and other sources.

- **Submit requests to your landlord in writing to avoid disputes and misunderstandings; keep copies of all correspondence.**
 - Know who to call for what kind of problems. The landlord? Property Management organization? Friend who knows how to unplug a toilet?
 - Always get advance permission before doing something that affects the unit or other people in the area. This could include everything from painting a room a different color, getting a pet or housemate, or asking for accommodations and modifications under the Americans with Disabilities Act (ADA).
 - Keep written records of ALL agreements, including requests and your landlord's responses to your requests. If the landlord does not reply to the request, keep records of the dates and times when you tried to contact the landlord or follow up on the request. Such records come in handy if you have a serious dispute with the landlord.
 - Make sure you get receipts for your rent payments.
- **Refrain from damaging the premises or allowing guests to cause damage.**
 - It's a good idea to walk through the unit with the landlord before you move in. Note any pre-existing damage or problems together and sign an agreement that you both acknowledge the presence of these damages. Taking pictures can be of immense value. You don't want to be accused of something you didn't do!
 - Normal wear and tear is not "damage", but you and the landlord may have different ideas about what is "normal".
 - You are responsible for your guests. If they damage the apartment, it is your responsibility to fix it, not the guest. You may try to get your guest to pay for some or all of the cost, but the landlord will look to YOU to make and pay for repairs.
- **Keep your rental unit clean, and properly dispose of garbage.**
 - A dirty place hastens wear and tear on the unit... and invites unwanted insects.
 - Know where the proper garbage disposal area is and use it!
 - If you have a problem with something such as a plugged toilet, stuffed drain or broken tile, contact your landlord immediately for assistance.
- **Notify your landlord in writing of needed repairs to keep components in good working order.**
 - Landlords typically prefer to make repairs when they are small rather than wait for something big. A leaky toilet is easier to fix than a floor that has rotted out because of a leaky toilet!

- If you have questions about your responsibility for repairs versus your landlords, check your lease. If you still have questions, talk to the landlord. The landlord may want you to clean the spots on the carpet and change light bulbs, but he/she will fix the broken light socket.
- **Allow your landlord to enter your rental unit for safety or maintenance reasons, with proper advance notice.**
 - Every state has regulations about how much notice a landlord must give before entering an apartment in non-emergency situations for safety and maintenance. You will find these regulations in the landlord-tenant laws.
 - If you have a serious health condition, it can be useful to give the landlord or a neighbor permission to enter the apartment under specific conditions to check that you are OK (for example, they haven't seen you in 24 hours).

Keep noise levels to a minimum.

- If you like loud music or television, invest in a good set of headphones.
- Many apartments have thin walls. You don't want to hear your neighbor's business and they usually don't want to hear yours, either. Keep your voice at a conversational level at all times.
- If you have a loud neighbor who is disrupting your ability to enjoy your apartment, notify your landlord. Your neighbors are likely to do the same if your noise disturbs them.
- **Purchase renter's insurance to cover your personal property in the event of loss.**
 - Landlords are not responsible for replacing the contents of your apartment if it is lost, stolen, or damaged.
 - Renters insurance is low cost and provides you with protection for your personal possessions including household items, electronics, and personal "stuff."
- **Move out respectfully.**
 - Give proper advance notice to your landlord about your intentions to vacate the property, according to the terms of your lease or rental agreement.
 - The landlord's positive referral will be valuable in securing housing in the future. How you leave the place impacts that referral.
 - When you are ready to leave, walk through the unit with the landlord to check for damages or repairs that may be needed in order to have your security deposit returned. Have a copy of the agreement you and the landlord signed listing pre-existing damages when you toured the apartment before you moved in. Remember the pictures you took when you moved in? Have them available now.

- To ensure return of your security deposit, repair any damages incurred by you repaired to landlord satisfaction.
- If you made significant modifications to the unit while you lived there you may be required by the landlord, and by the law, to return the unit to its original state at your expense. If you painted a wall purple, you need to paint it white again. If you installed a serious modification such as a roll-in shower, you may need to replace the original fixtures at your own expense. Under the ADA, your landlord has the right to require this restoration.
- Make sure when you leave that the unit is “broom clean” – that is all personal items and trash are removed and the unit is swept out of dirt, appliances, cabinets and fixtures wiped clean of grime.



Getting Along With Others: How to Be a Good Neighbor

Bottom line, being a good neighbor means not doing things that disturb others around you. But there are benefits to being a good neighbor, including increased security and comfort for everyone. Here are a few tips¹¹

- **Introduce yourself!**
 - Introduce yourself to your nearest neighbors. Get off to a good start. Knowing people by name is always a good policy. Say hello and be friendly when you run into neighbors in the hallway, in common areas, or on the sidewalk. In times of difficulty, neighbors are often your first resource.
- **Follow the Golden Rule: “Do to others as you would have them do to you.”**
 - This is always the best policy. It is hard to complain about neighbors if you are guilty of the same attitudes or behavior.
- **Maintain the area around your home so that it's neat and attractive.**
 - Avoid lots of unsightly clutter, trash, or discarded objects in common areas such as hallways, yards, or around doorways. Safety is a concern (you don't want people tripping over things or trash drawing rodents), but so is the attractiveness of the area everyone shares.
- **Be considerate about noises that might disturb your neighbors, such as vacuum cleaners, music, loud talk and barking dogs.**
 - The most common “neighbor problem” involves noise. In many communities people live close together; apartments often have thin walls. If you like loud music or television, get a good set of headphones and wear them.
 - Some people have dogs for protection from intruders, but barking all day or during the night is disruptive for everyone. If you have a dog, it is your responsibility to keep him/her from disturbing others.
 - Be thoughtful about when you vacuum or mow the lawn. Avoid these tasks before 9:00 a.m. or after 8:00 p.m. If you have a neighbor that works a night shift, talk together about the best time for each of you to take care of these chores.

¹¹ Adapted from: http://www.ehow.com/how_3428_be-neighbor.html and other sources.

- If you are going to have friends over or have a party, make sure the noise is “off” by 10:00 p.m. If the party is just getting started at that time, consider taking the group out to a more public setting such as a restaurant or community area where the noise will not disturb others.
- **Respect privacy.**
 - Do not assume it is OK to “pop” in to a neighbor’s place uninvited. Some neighbors become friends and friends may decide this is acceptable to do. Do not assume it upfront.
 - Not everyone wants or needs to know all your business. Keep casual conversations focused on general issues unless and until the neighbor gives you clues that he or she wants to develop more of a friendship.
 - If the neighbor gives you signals that they do not want a friendly relationship with you, respect that desire. But continue to be courteous and friendly to them.
 - If you have a neighbor that wants to be more friendly than you do, respectfully let them know that you want them to respect your privacy. Set limits, say now, but do both with courtesy.
- **Be helpful.**
 - To the degree that you can, be helpful to others. For example, help the elderly neighbor carry her groceries. You never know when you might need help from one of your neighbors!
- **Respond to their concerns.**
 - Remember that people have different backgrounds, needs, values, and comfort zones. If you want them to respect yours, you also need to respect theirs.
 - If a neighbor comes to you with a complaint or concern, listen to them fully and try to understand the situation from their point of view. Offer suggestions for things you can do to address their concern. Always look for “win-wins” and follow through! Agreeing to keep the TV quiet at night and then not doing so, only makes the problem bigger.
- **Deal with difficulties.**
 - If you have a problem with a neighbor the first step is to politely talk with them about it and look for a solution that will work for both of you. Yelling at the neighbor about his noisy dog doesn’t do anyone any good. A good solution usually involves everyone giving a little bit in order to come to an agreeable solution.
 - If you have approached your neighbor about problems you have with them and they do not respond to your polite requests to respect those around them,

- try contacting the appropriate officials, such as the rent board or your landlord (if you share the same landlord).
- If they still don't comply, consider calling the police if you think your neighbors are breaking the law with respect to you or your property.

Thinking about Housing Needs and Preferences

This form asks questions that are helpful to consider as you begin the process of changing your housing arrangements. Think about the questions for yourself and then talk them over with others.

Why Do You Want to Move?

These questions ask you to consider where you are now, what you like about it, why you are thinking about moving.

1. Where do you live now?
2. What do you like about where you live now?

For example: Neighborhood, Kind of housing (apartment, family home, condo); Living with people; Living alone; Availability of services and shops; Food and cleaning services provided

3. Why are you thinking about moving?

For example, People may move to live away from family; Get more space; Move away from problem housemates; Have more autonomy and responsibility; Live in a more attractive place; Find a safer neighborhood; Changes in accessibility needs; Changes in family size from marriage/divorce/births; Find a more affordable place; Get “sober” housing; graduating from a treatment or residential program; Health concerns.

4. What changes would you like to make in your living situation?
5. What do others (such as family, friends, and service providers) think about your moving? Do they support and encourage the idea? Discourage it? Why?

What Resources Do You Have To Help You Move?

These questions ask you to think about what resources you have to help you finance a new place. Just because you do not have all the money necessary doesn't mean you cannot move. It does mean that you and your supporters need to explore resources that might be available to help you out.

1. How much do you think you could afford to pay each month for rent and utilities?
2. Do you have some personal financial resources such as income from a job, Veteran's pension, or disability payment?
3. Do you have a guardian or payee who manages your money?

4. Do you think you need help in money management such as making sure the rent and utilities are paid and that you have money for emergencies? Do you know of community services or resources that could help you with this?
5. Are you eligible for housing subsidies and assistance, waivers? Do you know what kinds of financial assistance might be available to you?
6. Do you want/need help in finding, getting, keeping a living situation?
7. Do you have people who can help you find, get, keep a different living situation such as friends, family members, supportive service providers?
8. What extra help do think would be useful to you in the process?

What Do I Want in a New Place?

This is the time to think about all the things that you want in a new place: the location, the physical space, how close you want to be to other people, services and shops.

Most people do not live in a place that is “perfect” – that is, meets their every hope or desire. We make trade-offs and try to get those things that are MOST important to us.

Think about each of these items and how important they are to you. Ask yourself, Is this something that is “non-negotiable” -- an absolute necessity? Or, is this something that is “negotiable” – something you’d like to have, but would trade off if necessary to get something more important?

Item	Comment/Notes	Absolutely critical, non-negotiable	Desired, but negotiable	Not Important at this time
Living Arrangement				
Would you like to live in a house? Apartment building with a few units? Apartment complex with many units?				
Would you prefer to live very close to other people or away from other people?				
Is a building with private bedrooms and shared kitchens acceptable?				
Is a shared bathroom in the hall acceptable?				
Would a bathroom shared by 1 or 2 other people acceptable?				
Would you prefer living around only women? Men? Mixed men and women?				
Would you prefer living around only people about your age?				
Would you prefer living around people without disabilities? With disabilities?				
OTHER:				

Appendix B

Item	Comment/Notes	Absolutely critical, non-negotiable	Desired, but negotiable	Not Important at this time
Alone or with Housemates?				
Would you prefer living by yourself or with other people?				
Have you ever lived in a place where you had a housemate and shared expenses such as rent/utilities? What did you like/dislike about it?				
Is there any specific person you'd like to live with— a girlfriend/boyfriend, family member, or a friend?				
Would you share an apartment if you had your own room?				
Would you like a housemate to share expenses? Be a friend? Be available in case of emergency?				
Would you like a housemate who is also a personal care attendant?				
OTHER:				
Features				
What features in a home are important to you—air conditioning, dishwasher, onsite laundry, etc.?				
Do you want a first-floor unit or something not on the first floor?				
Is walking up a flight or two of stairs acceptable?				
Do you need any special accommodations for a physical or sensory disability: ramps, elevators, doorbell signalers				
Do you have or expect to have a car? Do you need parking?				

Appendix B

Item	Comment/Notes	Absolutely critical, non-negotiable	Desired, but negotiable	Not Important at this time
Do you prefer a place with lots of windows and light or a place with fewer windows and more privacy?				
What else is important: A place to garden? People who speak the same language nearby?				
OTHER:				
Safety and Visitors				
Do you like having company? Do you want to have overnight guests? How often?				
Would you prefer to live in a place with a guarded entry? Intercom?				
Would you prefer to have visitors "screened"? Would you like your neighbor's visitors "screened"?				
OTHER:				
Neighborhood				
Do you want to live in a specific neighborhood? If so which one? Why?				
What features of the neighborhood are important to you? Examples: parks and recreation, well-lit streets, shopping, libraries, or public transportation.				
Do you need easy access to a specific place - a job, treatment facility, place of worship, family home?				
Do you like a neighborhood with lots of activity and interesting things going on or something quieter?				
OTHER:				

Appendix B

Item	Comment/Notes	Absolutely critical, non-negotiable	Desired, but negotiable	Not Important at this time
Personal Support Needs				
Do you need daily personal attendant care basis?				
Would you like to have personal attendant care available on-site any time of the day or night?				
Do you often need quick-response medical emergency assistance?				
Do you need help with keeping your living space clean? Doing laundry?				
Do you like to cook? How often? Do you mind cleaning up after cooking? Do you need help planning and preparing meals?				
What other type of supports do you need? For example, managing money, paying rent on time, shopping, or remembering medication.				
Do you have/need personal adaptive equipment that needs to be installed in a new place?				
Are there special accommodations or modifications you need in a new place?				
OTHER:				
Pets and Service Animals				
Do you have a pet? What kind?				
Do you want to have a pet? What kind?				
Do you have or expect to have a service animal? What kind?				
OTHER:				
Alcohol and Other Drugs				
Is a community that strongly supports sobriety important to you?				

Appendix B

Item	Comment/Notes	Absolutely critical, non-negotiable	Desired, but negotiable	Not Important at this time
How do you feel about being in a setting where some people may be using drugs or alcohol?				
OTHER:				
Activities				
Would you like to have access to nearby groups and social activities?				
Do you like the idea of having sponsored activities like trips and movies?				
OTHER:				

Pros and Cons of Housemates

Good Things about Having a Housemate



- It might be the only way to afford to live in an apartment
 - You can split the cost of rent and utilities
 - You can share chores like cleaning
 - A housemate can be a support and companion
 - Most people live with other people – it’s a “normal” thing to do
- A housemate may have “stuff” that you don’t have and you may have “stuff” that he/she doesn’t have.

Downsides of Having a Housemate

- You have to rely on someone else for their share of the costs like rent and utilities
- You may not like how they do things, their “style”, behavior, or attitudes
- Their problems can become you problems
- You may not like their friends
- You have less privacy because you have to share common areas such as kitchen and living room
- You have to figure out how to deal with disputes and differences.

What to look for in a housemate

- Someone you like
- Someone you trust and feel safe with
- Someone who keeps agreements
- Someone who pays their share of the bills
- Someone with the same tolerance for “clean” and “dirty” that you have
- Someone who will not let their friends or family take advantage of the place

- Do you want someone who smokes? Is clean and sober? Likes to party?

What to avoid in a housemate

- Someone who smokes if you don't. Someone who doesn't smoke if you do
- A "night person" if you are a "day person"
- Someone who plays music you cannot stand
- Someone who drinks or drugs, especially if you are clean and sober
- Someone who steals or lies or has reputation for lots of problems
- Someone who frightens or worries you
- Has allergies to animals if you want to get a pet (Has pets if you have allergies)

Should you have a live-in attendant?

The same pros and cons above apply to a live-in attendant, but there are additional issues to consider:

- Organizing finances: rent in exchange for services? Payment applied to rent?
- Expectations for working and non-working time
- Expectations for social interactions: Is all housemate social time also attendant work time?
- Negotiating and contracting so that neither person feels "taken advantage of"
- Role confusion and boundaries: when are you an employer, a housemate, a friend?
- Housemate problems can affect sense of safety, attendant care availability and quality

What is “Ordinary Wear and Tear”?¹²

Landlords are permitted to deduct from security deposits for damage or excessive filth, but not for ordinary wear and tear. But what is ordinary wear and tear? Here are some examples.

Ordinary Wear and Tear: Landlord's Responsibility	Damage or Excessive Filth: Tenant's Responsibility
Curtains faded by the sun	Cigarette burns in curtains or carpets
Water-stained linoleum by shower	Broken tiles in bathroom
Minor marks on or nicks in wall	Large marks on or holes in wall
Dents in the wall where a door handle bumped it	Door off its hinges
Moderate dirt or spotting on carpet	Rips in carpet or urine stains from pets
A few small tack or nail holes in wall	Lots of picture holes or gouges in walls that require patching as well as repainting
A rug worn thin by normal use	Stains in rug caused by a leaking fish tank
Faded paint on bedroom wall	Water damage on wall from hanging plants
Dark patches of ingrained soil on hardwood floors that have lost their finish and have been worn down to bare wood	Water stains on wood floors and windowsills caused by windows being left open during rainstorms
Warped cabinet doors that won't close	Sticky cabinets and interiors
Stains on old porcelain fixtures that have lost their protective coating	Grime-coated bathtub and toilet
Clothes dryer that delivers cold air because the thermostat has given out	Dryer that won't turn at all because it's been over-loaded
Toilet flushes inadequately because mineral deposits have clogged the jets	Toilet won't flush properly because it's stopped up with a diaper

Are marks on walls and baseboards from wheel chairs considered “ordinary wear and tear”? Typically, but you should discuss and negotiate with your landlord about how ADA regulations may affect “normal wear and tear” definitions and expectations.

¹² Adapted from: <http://www.nolo.com>.

Example Move-In/Move-Out Check List¹³

This move-in/move-out checklist is hereby made a part of the Rental Agreement dated _____ by and between _____, the Owner/Agent, and _____, the Resident, for premises located at _____

Move-In Date _____ Move-Out Date _____

Inspection Date _____ Inspection Date _____

1. This checklist is to be completed by the Owner/Agent upon the Resident moving in and moving out of the residence. The Resident is encouraged to be present during inspections.
2. The Resident shall have 3 (three) days after taking possession in which to amend this checklist to include any further defects in the property which were unnoticed at the lime of the Move-In Inspection. The Resident agrees that failure to notify the Owner/Agent of such further defects in writing within the time specified shall be proof that there are no further defects and that in fact the Resident has accepted the premises, its furnishings, and appliances in good and satisfactory condition except as noted.
3. Upon vacating the premises, The Resident shall have the premises in the same or better condition as when accepted by the Resident, reasonable wear expected.

	MOVE IN			MOVE OUT	
	NEW	GOOD	OTHER	CONDITION	CHARGE
KEYS					
• Mailbox					
• Door					
• Dead Bolt					
• Other					

¹³ Adapted from: <http://www.buyincomeproperties.com/html/RentalMoveInOutChkLst2.html>

Appendix B

	MOVE IN			MOVE OUT	
	NEW	GOOD	OTHER	CONDITION	CHARGE
KITCHEN (Including Cabinets) – Clean					
• Refrigerator - Clean & Working					
• Stove - Clean & Working					
• In-Sink Garage Disposal - Clean & Working					
• Chips or Cracks in Kitchen Appliances					
• Condition of Countertops					
• Condition of Cabinets					
• Fan, Filter & Hood - Clean & Working					
BATHROOM – Clean					
• Towel Bars and Shower Rod Secure					
• Paper Holder Secure					
• Tub & Sink Stoppers Work					
• Plumbing Working Properly					
• Condition of Caulking					
• Condition of Tiles					
• Fan - Clean & Working					
• Mirrors clean					

Appendix B

	MOVE IN			MOVE OUT	
	NEW	GOOD	OTHER	CONDITION	CHARGE
HEATING AND AIR CONDITIONER					
• Clean & working					
• Furnace filters					
DOORS work properly					
• Door knobs work					
• Door locks work					
WINDOWS work properly					
• Windows clean					
• Screens					
• Storm windows					
• BROKEN/CRACKED windows					
CONDITION of doors, window frames					
CONDITION of woodwork					
CARPETS					
• Condition including cleanliness					
• Burns, tears, stains					
WALLS surfaces – Clean					
• Not repainted or wallpapered					
• Condition of walls					

Appendix B

	MOVE IN			MOVE OUT	
	NEW	GOOD	OTHER	CONDITION	CHARGE
ELECTRICAL outlets work					
• Cover plates on outlets					
SMOKE detectors work					
OTHER					
• CURTAIN RODS & fixtures					
• BLINDS & shades					
• RUBBISH removed					
• LIGHTING fixtures & bulbs					
• VENTS & registers work					
•					
•					
•					
•					

COMMENTS:

By signing our name below I/we accept the Move-In/Move-Out Checklist as a part of the rental agreement and agree that it is an accurate account of the condition and contents of said premises and acknowledge receiving a copy hereof. I/we also agree to pay for any damages to the property and contents other than normal wear.

RESIDENT: _____ **DATE:** _____

RESIDENT: _____ **DATE:** _____

MANAGER: _____ **DATE:** _____

Planning Ahead: What to Think About and Do in the WEEKS Before You Move to a New Place

Name: _____ Date: _____
 Helpers: 1) _____ 2) _____ 3) _____

4 weeks	3 weeks	2 weeks	1 week	Moving Day	First Night
<p>To do:</p> <p>Tour and double check accessibility Submit written request for accommodations and modifications Sign lease Set up utilities Schedule movers Line up helpers for packing Notify old landlord of departure</p>	<p>To do:</p> <p>Begin packing low-use items Sell/donate things you don't need Create Emergency Evacuation Plan Hire/schedule attendant care Set up communications: telephone, cable, YTD</p>	<p>To do:</p> <p>Confirm movers Notify movers of special needs, e.g. adaptive equipment transport Contract for cleaning services, if needed, to clean old place before departure, and provide ongoing services at new place</p>	<p>To do:</p> <p>Pack everything except most needed items Walk through old place with landlord to make sure you can get security deposit back Confirm schedule for attendant care Give post office change of address so mail will be forwarded Confirm utility set-up dates Make a "first night" plan</p>	<p>To do:</p> <p>Walk through new apartment with landlord – note pre-existing condition or damage Pack last minute things such as toiletries Make sure old place is clean, lock door, return key Transport "stuff" Set up critical items: bed, adaptive equipment, personal items Arrange furniture and unpack much "stuff" away as possible Organize food/drink for helpers</p>	<p>To do:</p> <p>Follow your "first night" plan, which could include Call a friend Have an "unpacking" party Order pizza Go to bed early and prepare for big unpacking day tomorrow</p>
What I will do:	What I will do:	What I will do:	What I will do:	What I will do:	What I will do:
Helper:	Helper:	Helper:	Helper:	Helper:	Helper:
Helper:	Helper:	Helper:	Helper:	Helper:	Helper:
Helper:	Helper:	Helper:	Helper:	Helper:	Helper:



**Planning Ahead: What to Think About and Do in the MONTHS Before
You Move to a New Place**

Name: _____ Date: _____
 Helpers: 1) _____ 2) _____ 3) _____

7 days	Day and Night Before Move	Moving Day	First Night	Days 2 - 7
To Do:	To Do:	To Do:	To Do:	To Do:
What I will do::	What I will do::	What I will do::	What I will do::	What I will do::
Helper:	Helper:	Helper:	Helper:	Helper:
Helper:	Helper:	Helper:	Helper:	Helper:
Helper:	Helper:	Helper:	Helper:	Helper:
Helper:	Helper:	Helper:	Helper:	Helper:

Planning Ahead: What to Think About and Do in the <u>DAYS Before & After</u> You Move to a New Place				
Name: _____		Date: _____		
Helpers: 1) _____		2) _____	3) _____	
7 days	Day and Night Before Move	Moving Day	First Night	Days 2 - 7
To Do: Pack everything except most needed items Walk through old place with landlord to make sure you can get security deposit back Confirm schedule for attendant care Give post office change of address so mail will be forwarded Confirm utility set-up dates Make a "first night" plan	To Do: Make sure everything is ready for moving day Finish packing everything except overnight needs/toiletries Clean out refrigerator and discard food not being moved Make sure old place is clean and any needed repairs made Confirm helpers for moving day Say good-bye to neighbors/housemates	To Do: Pack last minute things such as toiletries Make sure old place is clean, lock door, return key Walk through new apartment with landlord – note pre-existing condition or damage Transport "stuff" Set up critical items: bed, adaptive equipment, personal items Arrange furniture and unpack much "stuff" away as possible Organize food/drink for helpers	To Do: Follow your "first night" plan, which could include Call a friend Have an "unpacking" party Order pizza Review emergency plan Go to bed early and prepare for big unpacking day tomorrow Make sure you have night lights so you won't get confused looking for bathroom at night Anticipate different sounds, lights, furniture arrangements in new place	To Do: Settle in: unpack and put away all "stuff" Purchase or acquire needed "stuff" such as cleaning supplies, chair, equipment Make sure adaptive equipment is set up correctly and working Notify healthcare and other service providers about new address/telephone Introduce yourself to neighbors Address any problems in attendant care Organize for accommodations and modifications, as needed Learn locations and transportation routes to new shops and services
What I will do::	What I will do::	What I will do::	What I will do::	What I will do::
Helper:	Helper:	Helper:	Helper:	Helper:
Helper:	Helper:	Helper:	Helper:	Helper:
Helper:	Helper:	Helper:	Helper:	Helper: