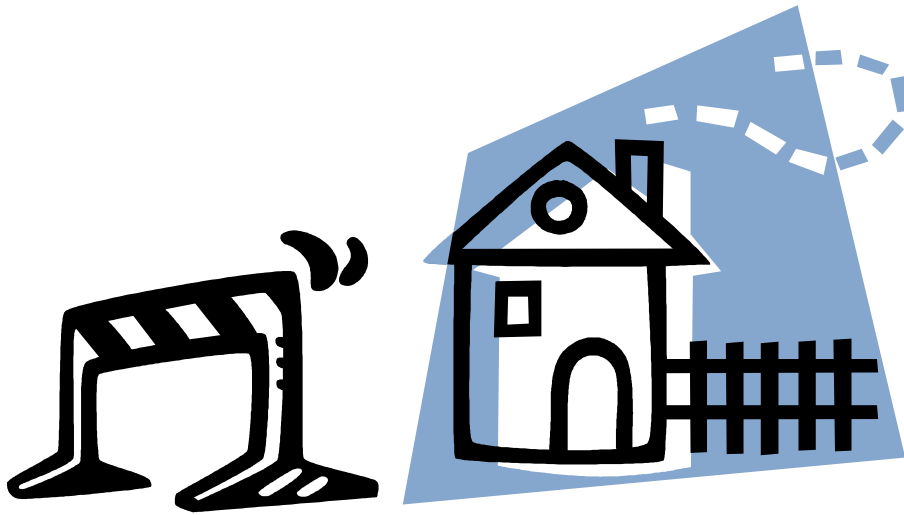


Home Access Modification & Barrier Removal Workshop



Fort Dodge, Iowa
March 30, 2005

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Work Book

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Information About Funding Home Access Modifications & Assistive Technology

The Iowa Program for Assistive Technology (IPAT) operates an information and referral service, Iowa COMPASS, for Iowans with disabilities. Iowa COMPASS can help callers find resources for new and used Assistive technology and funding. IPAT sponsors these Home Access Modification & Barrier Removal Workshops. Funding specialists from Iowa COMPASS are ready to assist people who need information about obtaining or paying for home modifications.

IPAT also sponsors the Assistive Technology Legal Project (ATLP). The ATLP has two components: reform projects and individual case representation. The system reforms projects have led to the enactment of the Iowa Assistive Device Lemon Law, a consumer protection warranty act, and the Assistive Device Tax Credit, which provides tax breaks for small businesses that buy or lease equipment or modify the workplace to hire or retain employees with disabilities.

Iowa Program for Assistive Technology (IPAT)
Center for Disabilities and Development
100 Hawkins Drive, Room S295
Iowa City, Iowa 52242-1011
800-331-3027 (voice toll-free)
877-686-0032 (TTY toll-free)

Iowa COMPASS
800-779-2001 (voice toll-free)
877-686-0032 (TTY toll-free)
319-353-8777 (local-voice)
iowa-compass@uiowa.edu

<http://www.uiowa.edu/infotech/Funding.htm>

Home Access and Universal Design are Iowa Priorities



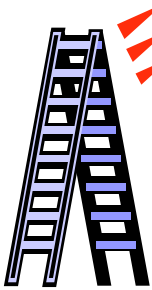
Olmstead Plan and Real Choices Are Mandates to Develop and Provide Community-Based Services



Executive Order #27 - State Agencies Must Review and Revise Policies To Enhance Community Based Services



Iowa Housing Summits - March 2003 & October 2004: Meet the housing needs of children and adults with disabilities



We were called to the hospital to help someone who fell off of a ladder while building a tree house.

He injured his back, legs and arms, leaving him with many functional limitations.

What changes need to be made inside and outside of the home?

What are home access modifications?



Home Modifications and Assistive Technology That Enable Kids and Adults to Live Independent Lives

What changes would a person need to make to their home or apartment if an illness, accident or disability limited their ability to walk, use their hands, see, hear, learn, think or perform other tasks?

List some examples of modifications and equipment for inside and outside the home and for use in particular rooms.



Mobility & Movement:



Manipulation:



Vision:



Hearing:



Thinking:



Other:

Home Access Modifications: Beyond Ramps

One Community's Response:

The League of Human Dignity in Council Bluffs operates a home modification program that goes beyond ramps and wheelchairs. It uses federal funds for a broad array of adaptations and equipment that are tailored to the individual's abilities and needs. Here is a partial list of approved modifications:

Entrances:

- Outside ramps
- Doorways
- Handrails on ramps
- Door landings
- Hall widening
- Thresholds
- Steps
- Platform lift

Doors and Windows:

- Unobstructed openings
- Lever-like handles

Bathrooms:

- Wheelchair accessibility
- Toilet grab bars
- Toilet seat at correct height
- Bathroom doors widened
- Tub handrails and seats
- Anti-slip surfaces for tubs and shower
- Tub lift
- Shower handrail and seat

Bedroom:

- Wheelchair accessibility
- Trapeze

General:

- Light switches-master
- Kitchen sink height
- Accessible window panes
- Mirror/Medicine cabinet at appropriate level
- Kitchen turning space
- Kitchen storage space
- Refrigerator accessibility
- Signal systems for visual impairment
- Kickplates on doors
- Carpeting
- Soap dishes
- Towel racks
- Bathroom door locks
- Dressing table
- Kitchen sit-down center
- Toe space under kitchen cabinets



The Resource Guide includes a copy of the Council Bluffs contract and a chart that compares a select group of Iowa home access programs.

Where Would You Go For Help and Funding?

Who would you contact if you needed help, money, assistance or information about home access modifications, adaptations or assistive technology?

List the people, programs and offices you would contact in your community.

People

Service Organizations

Religious Groups

Community Organizations

Government Agencies

Contractors & Builders

A Sampling of Public and Private Funding Sources:

Alzheimer's Family Relief Program

Rural Housing Loan Program

Children-At-Home Pilot Program

Senior Living Program

Crime Victim Compensation Program

Veterans' Benefits

Disabled Children's Relief Fund

Vocational Rehabilitation Services

Family Support Subsidy Program

Workers' Compensation

Independent Living Program

Iowa Able Foundation

Medicaid: Brain Injury Waiver

Medicaid: Elderly Waiver

Medicaid: Ill and Handicapped Waiver

Medicaid: Mental Retardation Waiver

Medicaid: Physical Disability Waiver

Mobility Access Loan Program

Multiple Sclerosis Foundation

Muscular Dystrophy Family Foundation



The Resource Guide includes detailed information from the IPAT Funding Manual about each of the listed programs.

What is *your* community doing?



What are *other* communities doing?



Black Hawk
Center for
Independent
Living

Operation Accessibility: Ramp
Construction project builds ramps for
people with accessibility needs at a
minimal cost in the Cedar Valley area.

What are *other* communities doing?

Dubuque Accessibility Rehab Program



- Forgivable loans to owners of rental properties for tenants who need modifications.
- Units must be initially occupied by households earning no more than 80% of area median income.

What are *other* communities doing?

WestHELP

Provides funding for accessibility such as exterior ramps and bathroom facilities

Income must be at or below 80% (HUD Median Income Guidelines)

- your property must be considered a single family residence and presently valued at \$150k or less

- Serves Polk County only



What are *other* communities doing?



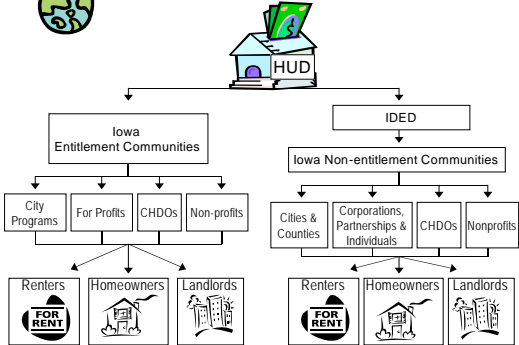
- City of Council Bluffs contracted with the League of Human Dignity for the *Barrier Removal Information Center*.

- Administers CDBG funded barrier removal grants to qualifying households to make the dwelling more accessible for people living there.

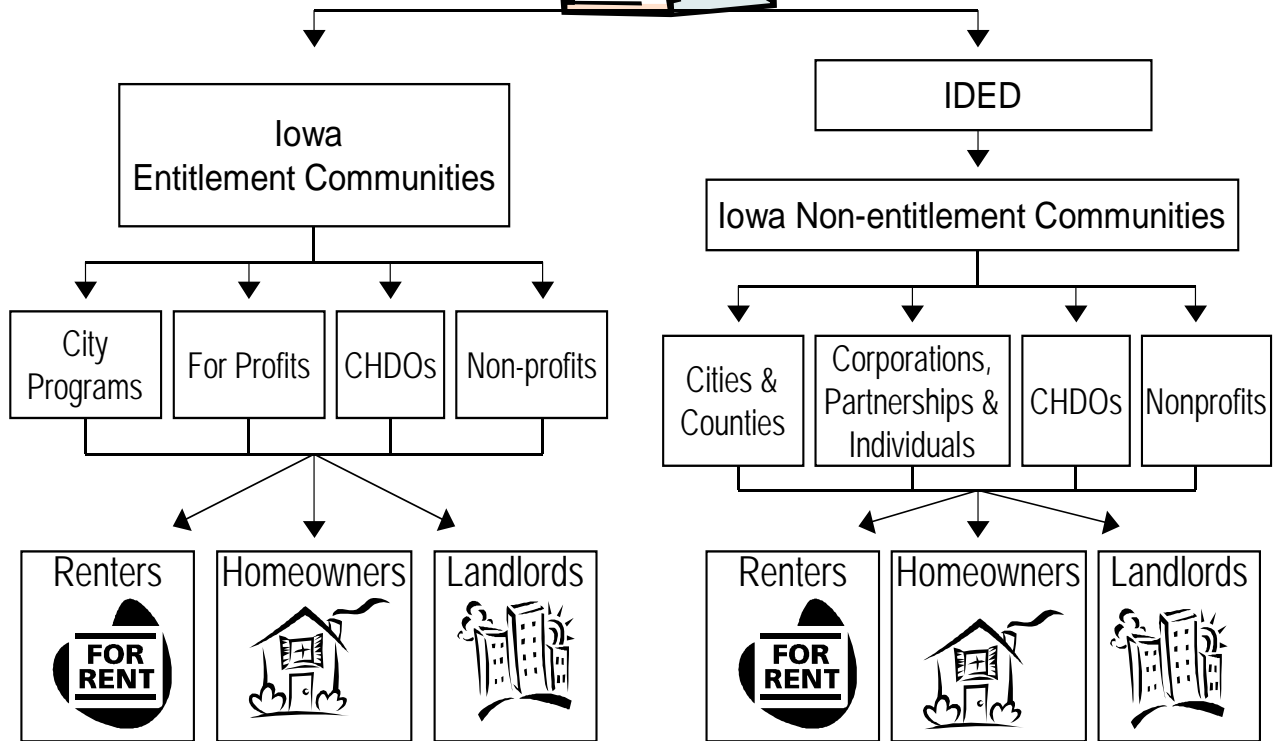




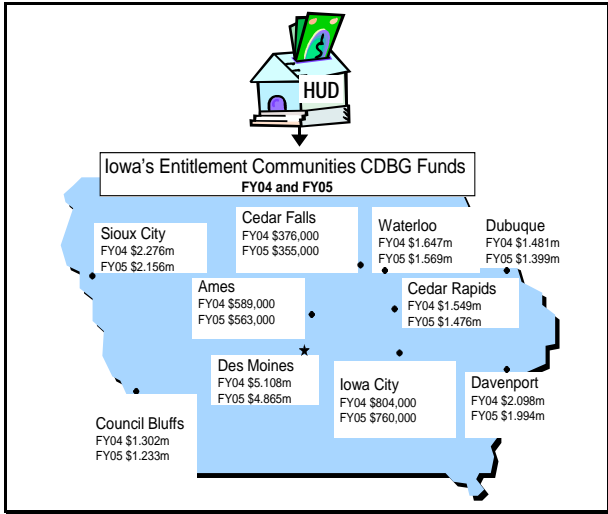
The World of HUD Funding For Home Access



The World of HUD Funding For Home Access








CDBG Funds

Grants to help cities and communities provide decent housing, a suitable living environment, and expand economic opportunities, principally for low- and moderate-income persons.

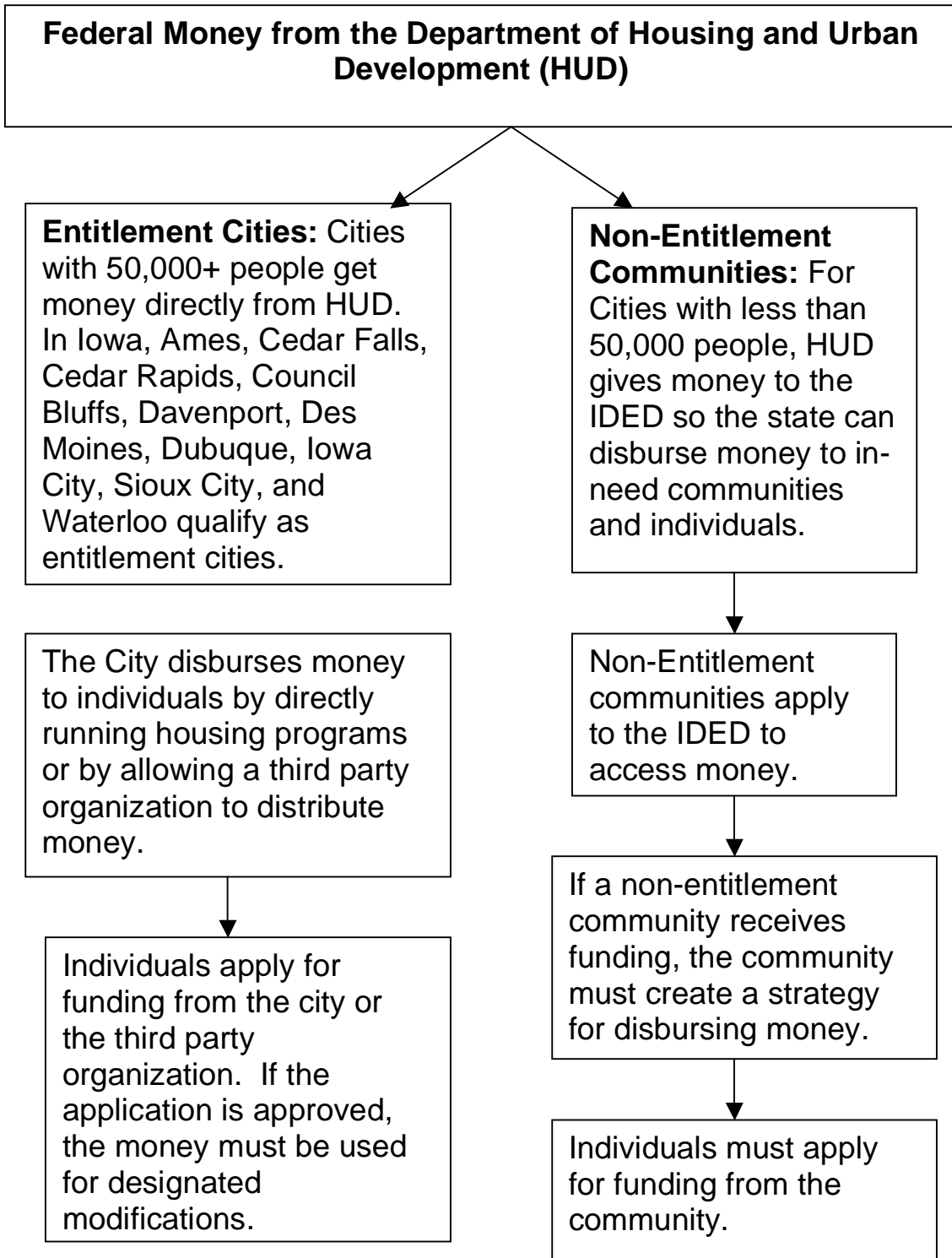
Housing uses include:

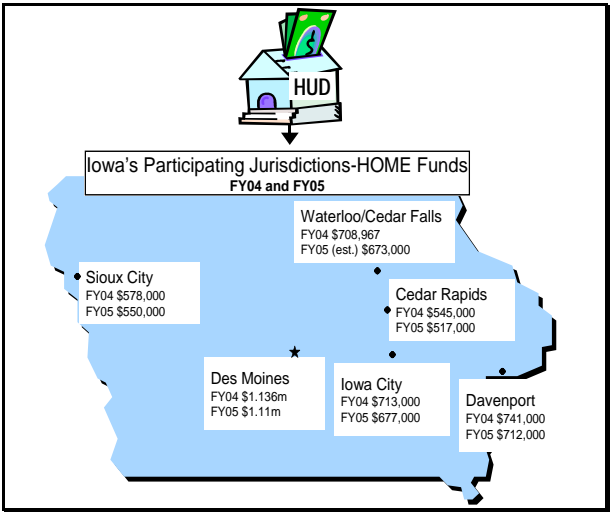
- housing rehabilitation
- new housing construction
- purchasing land and buildings
- construction of public facilities
- code enforcement
- making buildings accessible to the elderly and people with disabilities
- public services (vocational, childcare, healthcare)




REMINDER: CDBG funds are used for more than just Housing Purposes!

Federal Funds and Programs: How Iowa Communities Can Utilize the Major Source of Home Access Funds





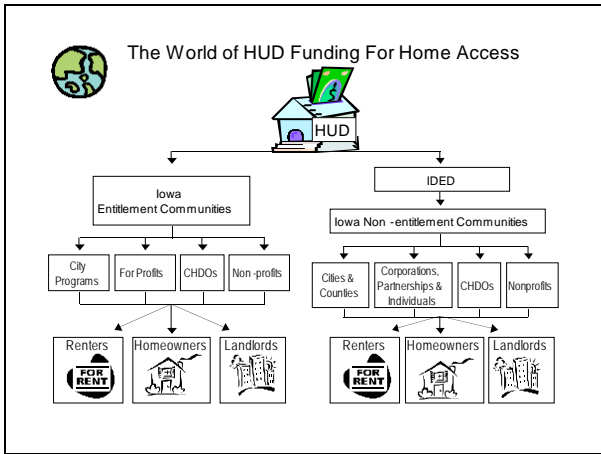


HOME Program

- HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households.
- Can be used for
 - rental housing production and rehabilitation
 - first-time homebuyer assistance
 - rehabilitation loans for homeowners
 - tenant-based rental assistance

**Welcome to a
Non-entitlement Community**

**Population:
less than 50,000**



What do you mean we're not *entitled*?

- Non-entitlement communities are those with populations less than 50,000.
- Non-entitlement communities apply to the IDED for state-administered CDBG & Housing funds.

IDED has several different funds:

<p>CDBG FY04: \$5.1m FY05: \$5.1m</p>	<p>Housing Fund FY04: \$19m FY05: \$21.4m</p>	<p>Job Creation & Retention FY04: \$6.2m FY05: est. \$7.8m</p>
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The **Housing Fund** is the most promising source of funds for non-entitlement communities.

Iowa's
Non-entitlement

Iowa's state
administered



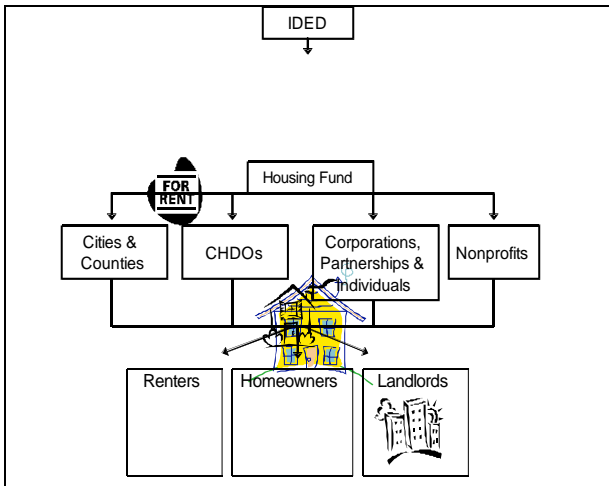
CDBG
FY04: \$7.8m
FY05: \$7.3m*

+ **HOME funds**
FY04: \$11.2m
FY05: \$10.5m

= **Housing Fund**
FY04: \$19m
FY05: \$21.4m

+ **ADDI funds**
FY05: \$ 1.7m

*Does not include carryover funds



Housing Funds will pay for :

- Rental housing rehabilitation
- Owner-occupied housing rehab
- Tenant based rental assistance
- Rental housing new construction
- Home ownership assistance
- Other housing-related activities as may be deemed appropriate by IDIED





Show me the money!



- **IDED** reviews applications using a competitive criteria. The application must:
- Identify & demonstrate a high level of need for activity.
- Show potential for strong community impact.
- Demonstrate that project is feasible and has a high capacity for administrative effectiveness.
- Be consistent with priorities stated in the Con Plan
- Applications are available online at www.community.state.ia.us or by request from IDED.

Communities have encountered:

- IDED and HUD rules and policies = red tape



- Rating system remains a mystery



- Getting feedback



- Codes, Permits & Contractors, Oh My!

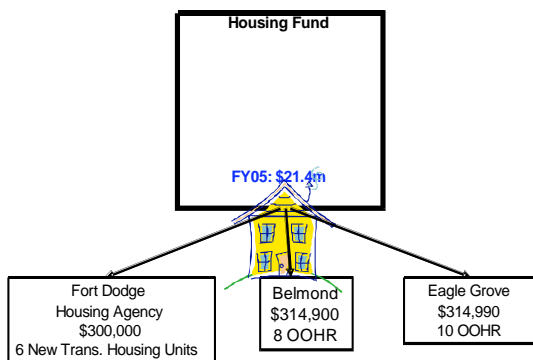


- Bang for the buck philosophy is the Great Wall

- Lack of information and resources



Who got the money?



2005 Income Limits in Webster County and Surrounding Areas*

MFI is the Median Family Income calculated for each county. The percentages listed are taken out of the MFI for the family size listed.

<u>Location</u>		<u>1 Person</u>	<u>2 Person</u>	<u>3 Person</u>	<u>4Person</u>
Webster County MFI: 52,800	30%	11,250	12,850	14,450	16,100
	50%	18,750	21,400	24,100	26,800
	80%	30,000	34,300	38,600	42,900
Calhoun County MFI: 50,150	30%	11,250	12,850	14,450	16,100
	50%	18,750	21,400	24,100	26,800
	80%	30,000	34,300	38,600	42,900
Hamilton County MFI: 54,750	30%	11,600	13,250	14,950	16,600
	50%	19,350	22,100	24,900	27,650
	80%	30,950	35,400	39,800	44,250
Humboldt MFI: 55,800	30%	11,700	13,400	15,050	16,750
	50%	19,550	22,300	25,100	57,900
	80%	31,250	35,700	40,200	44,650
Pocahontas MFI: 48,350	30%	11,250	12,850	14,450	16,100
	50%	18,750	21,400	24,100	26,800
	80%	30,000	34,300	38,600	42,900
Wright County MFI: 52,700	30%	11,250	12,850	14,450	16,100
	50%	18,750	21,400	24,100	26,800
	80%	30,000	34,300	38,600	42,750

* Taken from the 2005 HUD Income Limits and the 2005 CDBG Median Family Income Levels. Access the HUD Income Limit Document for any state at <http://www.huduser.org/datasets/il/il05/index.html>. Download the 2005 CDBG Median Family Income Levels file at http://www.iowalifechanging.com/community/downloads/2005_50_80.xls.

What Else Can Communities Do To Make Home Access Modifications More Available to People Who Need Them?

Start, operate or improve a local home access program.

Who has the experience and know-how? Who should take the lead?

To complete and submit a proposal or funding application

To operate or administer a home modification program

To oversee daily operations

- Assess the abilities and needs of individuals

- Identify the home modifications to address these needs

- Make the home modifications -- perform the labor

- Inspect and approve the work completed

- Oversee accounting, financing and reporting requirements

What type of program would work best for your community?

What eligibility criteria should be established?

Disability. Age. Residency. Income. Resources. Homeowner/Renter/Landlord

What home modifications should be offered?

Exterior ramps. Assistive devices & equipment. Interior modifications. Other

What type of benefit should be provided?

Labor & materials. Grant. Forgivable, low interest or signature loan. Other

What is the maximum benefit allowed per household?

How many households or dwelling units will be served?

What other factors should be considered?

When do we get started?

Securing Funds for Entitlement and Non-entitlement Communities:

The Consolidated Plan



Why is the Consolidated Plan important?

It controls **how** federal funds will be used to expand affordable housing.

It determines **who** will benefit from federally funded programs.

It is used by HUD in other housing programs and strategies.

The ConPlan is **your** chance to go on record about specific housing barriers that face the disability community.

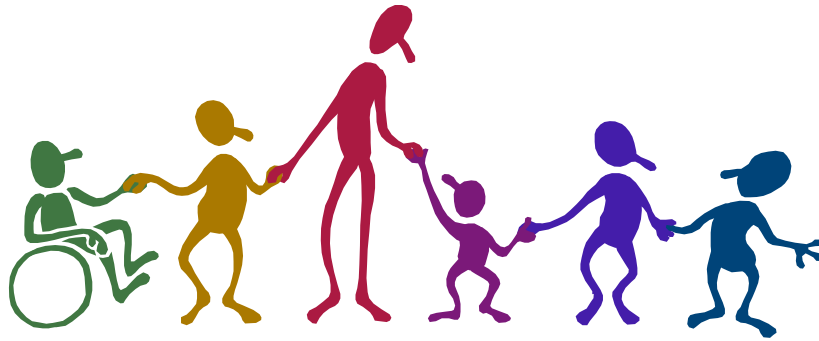


Available at:
<http://www.iowalifechanging.com/community/downloads.html>



The Big Picture:
Changing State and Local Rules and Policies to Make Home Access Modifications a Priority

Change begins at the grassroots level



The Big Picture: Changing State and Local Rules and Policies to Make Home Access Modifications a Priority

Change begins at the grassroots level

Identify and contact others who have the common goal of improving home access modification.

Find out what people in your community need.

Prove Your Case: Tell the “powers that be” why housing modifications are important to you, your family, and your neighbors.

Read the Iowa Consolidated Plan.

Participate in public hearings on the Consolidated Plan.

Read your city’s Consolidated Plan.

Learn About State and Local Priorities in the Consolidated Plans.

Read the TAC Report (Available at www.c-c-d.org/conplan_guide.html)

What will you do now? Steps to Take.

_____	_____
_____	_____
_____	_____

Lessons Learned from Previous Workshops

The UI Clinical Law Program has presented home access modification and barrier removal workshops in Mason City, Cedar Rapids, Decorah, Dubuque, Sioux City, Waterloo/Cedar Falls, Iowa City and Des Moines. The workshops provided individuals in each community the opportunity to exchange ideas and information about how to address the mainstream housing needs of persons with disabilities and others who need to make their home and apartments accessible and usable. Participants also let us know about the problems they encounter when applying for funds or trying to help people retrofit their homes. Some of the barriers they experience include:

Access to Information – We were told this is the biggest barrier to identifying, creating or funding home access modification programs. Communities were uninformed about existing and potential programs and about other community members who were “in the know.”

Getting Accurate and Up-To-Date Information – It’s getting harder and harder to identify or keep track of public and private home modification programs. Some programs change their eligibility criteria or benefits -- or close shop -- with little or no warning. Other programs don’t update their brochures or Internet sites. The best advice we received was to contact programs directly and speak with the person in charge to receive accurate information and application forms.

The Need to Access a Variety of Funding Sources -- Often times, consumers must avail themselves of a variety of funding opportunities. No single source will cover all modifications. Most people investigated one, and only one, program.

The Difficulty in Identifying Funding Sources – People are often unable to identify programs that can assist them, so they give up trying to navigate through what some describe as a complex network. Participants suggested that a one-stop, central clearinghouse for information, referrals, and applications would assist in making local and/or state funding more accessible. There could be one clearinghouse at the state, regional and local levels.

The Lack of Creativity- Providers indicated that, prior to the workshops, they had not had the opportunity to think of innovative ways to fund home modifications on a local level. Communities need to be creative. For example, they could bring together interfaith coalitions or other organizations, enlist the aid of school, college or corrections programs to help with labor or materials, or replicate successful home access programs that exist in other cities.

Transition Planning – Participants raised concerns about finding funds for transitional modifications. For instance, what if a person is moving into a universal design home, but the home will not be ready for a year? What do they do in the interim? How do they pay for modifications in their current home? They want to know what guidance is available to help students transition from high school to post-secondary education, jobs or other life paths and require the college or institution to modify dorms or other housing

Lack of Information on the Process for Funding, Planning and Public Comment – The only way the Iowa Department of Economic Development (IDED) will change the state’s priorities is if concerned individuals get involved and effectuate change. To do this, Iowans need to understand how the funding, planning and comment process works, and how and when they can make a difference.

Identification of Members of the Community - Participants in the program had difficulty identifying the groups and people who have resources and programs. They suggested that planning activities include health care providers, Mental Health and Developmental Disability administrators, area agencies on aging, banks, social workers, churches, occupational therapists, contractors and builders, and members of the American Association of Retired Persons.

Lack of Interstate Communication -- Some of the communities we visited are near or border on other states. Improved communication between Minnesota, Iowa, South Dakota, Missouri, Illinois and Wisconsin would help coordinate resources for social workers who develop hospital discharge plans and assist people in returning home to live.

Lack of Relationships – Community organizations need to create a relationship with the Iowa Department of Economic Development, the Iowa Finance Authority, and the Rural Development Agency. At the Decorah workshop, we learned that applications are more likely to be looked upon favorably if they are accompanied by a homemade cheesecake and continuous, direct, person-to-person contact with agency officials.

Lack of Resources about How State and Local Housing Priorities and Policies are Created and Implemented – At a minimum, community members need to read the report entitled, “Piecing it All Together in Your Community, Learning to Use HUD’s Consolidated Plan to Expand Housing Opportunities for People with Disabilities.” They should also review the Consolidated Plan and Annual Action Plans that IDED and Iowa’s Entitlement Communities submit to HUD. People should also consider attending Olmstead Real Choices Consumer Task Force meetings as well as the Lt. Governor’s Housing Summit.

Failure to Write Winning Applications – The quality of an application is critical to its chance for success. IDED holds seminars and workshops to familiarize grant writers and administrators with the application process and to provide technical support. It is vital that applications adhere to the regulations, consolidated plans and priorities. Applications must be well written, easy to read and contain all of the information required by HUD and IDED regulations. That benchmark is difficult to achieve using the standard IDED form that is available on its website.

A successful application integrates the statistics, needs assessment, and other demographic information that has been compiled for other purposes, including census, public health, economic development and other programs and grant applications. Mentioning other major projects demonstrates that there is a coordinated effort in the target area to support the project. In addition, applicants should demonstrate how community organizations would work together to provide support to the people who will be served by the grant. Lastly, the IDED does not routinely explain why applications are denied or send out the score sheets that rate each application. As a result, unsuccessful applicants don’t understand what they did wrong, can’t compare their application to others, and are unable to learn how they could improve the application.

One participant suggested that home access modification or barrier removal projects should be characterized as “pilot projects.” And to bolster the application, it should note that Title XIX and the county pay for services and support programs that provide technology as well as construction that supplement a person’s physical environment.

Lack of Construction Training – Even when funding is available, communities need contractors able to bid on and execute home modifications. There should be training programs for contractors and. programs that teach people with disabilities how to enter the trade. IPAT and Iowa COMPASS have a list of contractors who specialize in home modifications and retrofits. .

Lack of Information on Building and Access Codes That Could Cover Home Modifications - Contractors often have difficulty identifying and understanding the building, accessibility, historic preservation and other codes that govern home modifications. A clear set of guidelines with precise specifications would help people acquire the appropriate permits and make the modifications.

Restrictions for People With Mental Impairments - There is a concern that people with significant cognitive limitations will have difficulty using or spending grant money they might receive for home modifications. Some programs have disbursed funds to others on behalf of, or made decisions for, the consumer.

Lack of Self-Advocacy Skills - Individuals need to learn self-advocacy so they can make informed choices about the services and programs they want and need.

Specific Program Limitations - One barrier to funding can be the program itself. For example, we were told of some programs that only fund households that own both their home and their lot. Consequently, mobile home owners who own the home, but rent the lot are automatically ineligible.

Another way we made progress was through expanding our network of concerned citizens. Attendance at the workshops ranged from eight to sixty-plus people. . Individuals who attended were concerned, interested in networking, and eager to get involved. This gives us hope that lowans can, indeed, influence the Iowa Department of Economic Development and get the help they need. We have sent the participants a follow-up e-mail to ask for their input to improve the workshops and to find out what concrete steps they have already taken toward improving access for people needing home modifications.

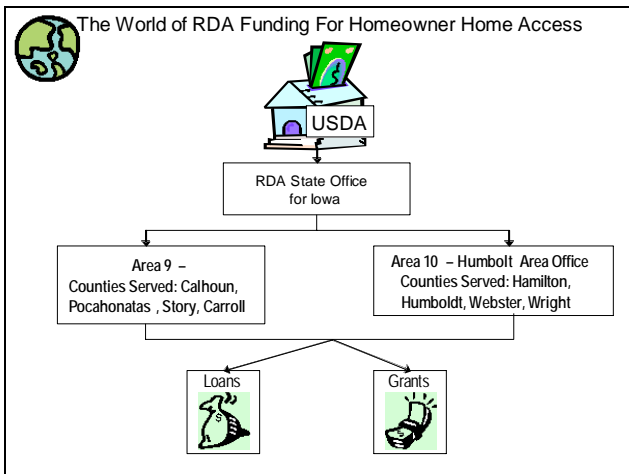
Finally, we were able to connect people with information about IPAT and its resources and services.

What Lessons Did We Learn Today?

_____	_____
_____	_____
_____	_____



USDA Rural Development's
Rural Housing Repair and
Rehabilitation Program
has low-interest loans
for residents of towns with
populations of 20,000 or less.



- **Loans:**
 - Available under Section 504, for up to \$20k at 1% interest, payable over 20 years



- **Grants:**
 - Only available to applicants who are 62 or older and cannot afford a 504 loan
 - Lifetime maximum of \$7,500
 - Can only be used to eliminate health and safety hazards



Eligible applicants:

- must live in towns with less than 20,000 residents
- must own and occupy homes in need of modification
- must earn less than 50% of the area median income
- must be unable to obtain affordable credit elsewhere

- The annual budget for this program fluctuates, but it typically exceeds \$1 million.
- From 10/1/03 through 9/30/04 :
 - \$741,167 was given as loans
 - \$512,007 was awarded as grants



What about renters?



- The USDA does *not* fund home access modifications for rental units.
- However, rental housing subsidized by Rural Development funds must make reasonable accommodations for tenants with disabilities.

“Getting Involved” Checklist

If you are interested in making a difference, there are ways you can get involved. Contacting your local, state, and federal agencies is just one way you can initiate change. Be creative! Contact non-profit service providers, neighbors and community members, surrounding counties, communities that have been successful in obtaining funding, communities that have not been successful obtaining funding, and other states and programs. Creating a concerned community is the first step to political change.

Places to Contact:

- The Iowa Department of Economic Development (IDED)
200 East Grand Avenue
Des Moines, IA 50309
Phone: (515) 242-4700
www.state.ia.us/ided

- Iowa State Senators and Representatives
Iowa Legislature—General Assembly
www.2.legis.state.ia.us

- MIDAS Council of Governments
602 1st Avenue South
Fort Dodge, Iowa 50501
(515) 576-7183

- Fort Dodge Housing Agency
700 South 17th Street
Fort Dodge, IA 50501
(515) 573-7751

- Steve Gold—Disability Rights Attorney and Advocate
Phone: (215) 627-7100
www.stevegoldada.com

- HomeMods
www.homemods.org