

Values
into action



PENNSYLVANIA
DEVELOPMENTAL
DISABILITIES
COUNCIL

HOUSING OPTIONS TRAINING 2

Finally Home is a demonstration project of Values into Action funded by the Pennsylvania Developmental Disabilities Council (PADDC) to assist individuals with intellectual and developmental disabilities from rural communities in meeting their goals to access and maintain control of their own homes. Diana T. Myers and Associates, Inc. (DMA) and Values Into Action created the **Finally Home Housing Toolkit** as a user-friendly resource providing housing information and tools for advocates, Housing Service Providers, Supports Coordinators, Supports Brokers, family members and other interested parties to support people with disabilities in securing the housing of their choice.

The Pennsylvania Developmental Disabilities Council is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$3,095,416.00 with 100 percent funding by ACL/HHS. Council efforts are those of the grantee and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

Copyright © 2022 Values Into Action and Pennsylvania Developmental Disabilities Council. Permission to reprint, copy and distribute this work is granted provided that it is reproduced as a whole, distributed at no more than actual cost, and displays this copyright notice. Any other reproduction is strictly prohibited

VALUES INTO ACTION

Offers individualized support to people with disabilities and their families, exclusively in their own homes and communities.

Believes that a person's strengths and aspirations defines who they are and that every human being has the right to self determination

Demonstrates that the more complex and significant one's support needs, the more compelling the reason to direct one's own services, and hence their lifecourse

TODAY'S FACILITATORS
(INSERT NAME(S) HERE)

(INSERT ORGANIZATION NAME)

(TEXT BOX: INSERT YOUR ORGANIZATION
DESCRIPTION/INFO HERE)

HOUSEKEEPING

Information presented is from a housing perspective.

Information regarding resources is presented as a general, high-level overview. Local programming may be more specific.

Supplemental handouts coordinate with the presentation and are showcased with purple text where appropriate.

QUESTIONS?

NATIONAL HOUSING GOAL

National Housing Act of 1949:

“ To realize the goal of a decent home and suitable living environment for every American family”



DEFINITION OF HOME

“A decent home is full of intangibles that create a framework in which families thrive and individuals grow into their full potential.

At its best, home is a haven for rest and comfort; it affords a sense of place and permanence; it fosters relationships, connects generations and grounds them in hope.”

Habitat for Humanity

BASIC HOUSING CHARACTERISTICS

- Habitability



- Accessibility



- Livability



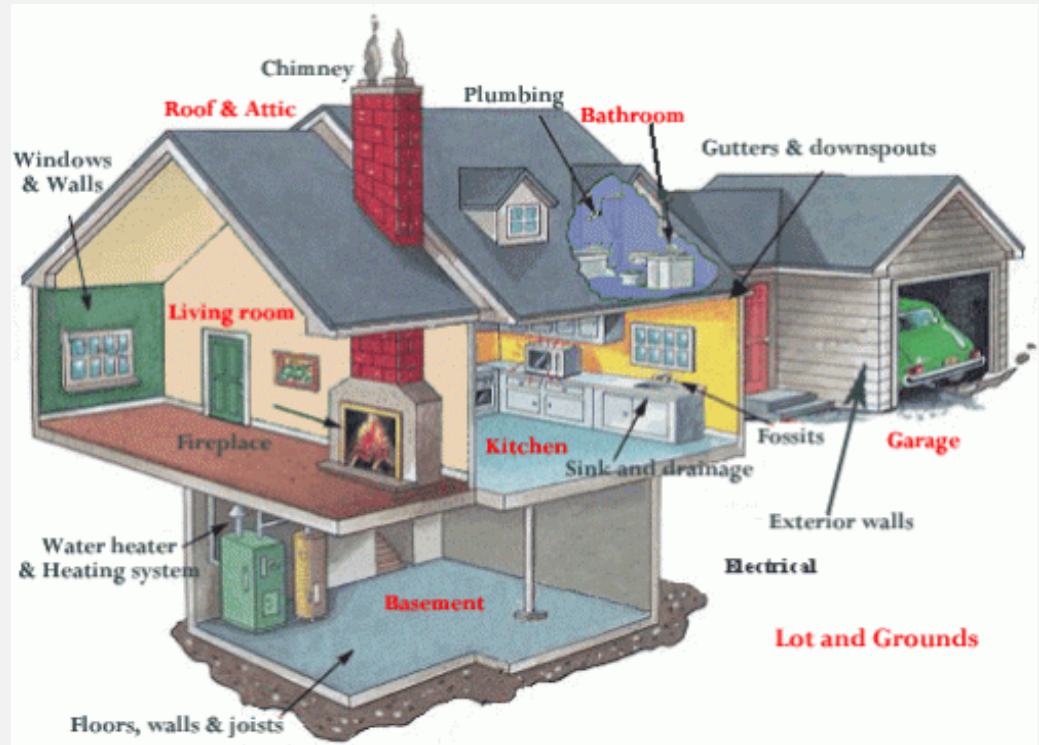
- Affordability



HABITABILITY

Five basic systems:

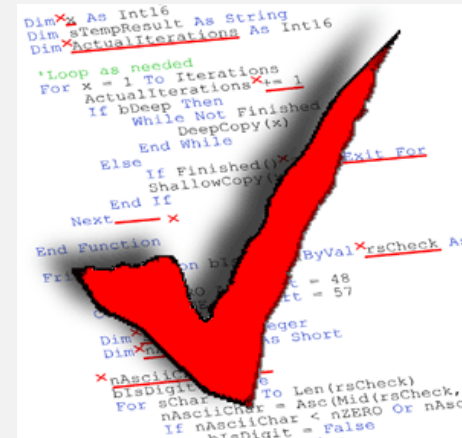
- Electrical
- Heating
- Plumbing
- Roofing
- Masonry



HABITABILITY

- Habitability standards will vary by program
- However, HUD's Housing Quality Standards (HQS) and Minimum Habitability Standards are commonly used in several grant programs

See “HUD Minimum Habitability Standards For Permanent Housing” Handout for a general idea of what is looked for in order for a home to pass inspection.



[This Photo](#) by Unknown Author is licensed under [CC BY-SA](#)

QUESTIONS?

ACCESSIBILITY

- Common Terms:
 - Barrier Free
 - Modifications
 - Assistive Technology
- Resources

Note: There are many ways to make a house accessible, including for someone who has a mobility, visual or hearing impairment.

ACCESSIBILITY: BARRIER-FREE HOUSING

- Types of Barrier-Free Housing
 - Accessible by Design/Built to Specifications
 - Adaptable/Modified Housing
 - Visitable Housing

ACCESSIBILITY: CONSTRUCTING ACCESSIBLE HOUSING

INACCESSIBLE



Too Narrow & Has Steps

ACCESSIBLE



Plenty of Room

Information on ADA specifications can be found at

<https://www.access-board.gov/guidelines-and-standards/buildings-and-sites/about-the-ada-standards/guide-to-the-ada-standards>

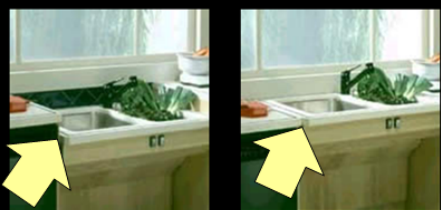
ACCESSIBILITY: ADAPTABLE HOUSING

Adaptable Features Built in/Modified in the House

Kitchen



Adjustable Shelving



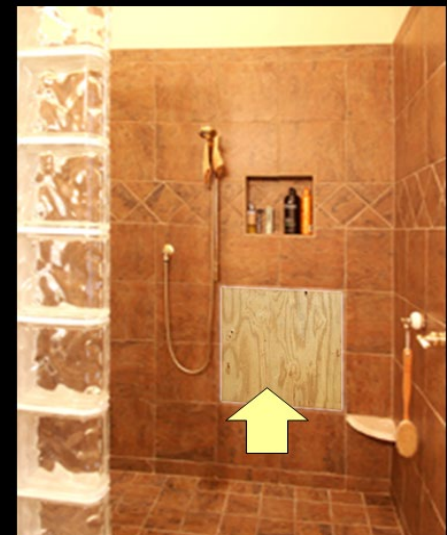
Adjustable Countertops

Bathroom

Doors that tuck inside



Finished flooring
under sink



Plywood behind wall

ACCESSIBILITY: VISITABLE HOUSING

Visitable by Someone With a Disability

3 Main Features

1.

**Zero-step
entrance
approachable by
an accessible
route**

2.

**Doorways and
hallways
throughout the
main floor can
be accessible for
people for
disabilities**

3.

**Half bath on 1st
floor useable by
people with
disabilities**

ACCESSIBILITY: HOME MODIFICATIONS

- Pennsylvania
 - Old housing stock
 - Homes may require:
 - Modifications
 - Assistive technology



ACCESSIBILITY: HOME MODIFICATIONS

Adaptation or Construction to Increase:
Ease of use, Safety Security, Independence



ACCESSIBILITY: ASSISTIVE TECHNOLOGY

- A device that is used to increase, maintain, or improve the functional capabilities of a person with a disability
- Types:
 - Personal emergency response systems
 - Durable medical equipment
 - Devices for visual and hearing impairment



ACCESSIBILITY RESOURCES: WAIVERS

- Resources for preserving and modifying existing housing.
- Most common waivers for environmental modifications or adaptations are:
 - ODP Waiver
 - Aging Waiver
 - Community Health Choices
- Guidelines change, so see web or consult with the Supports Coordinator for current regulations.

ACCESSIBILITY RESOURCES: STATE GRANT PROGRAMS

- PA Department of Aging
 - Family Caregiver Support Program
 - OPTIONS program
- PA Office of Vocational Rehabilitation (OVR)
 - To aid in getting to training, education, employment
- PA DCED Keystone Communities Program Accessible Housing
 - Available via awarded grantees for available to undertake accessibility improvements to housing units for people with permanent physical disabilities in order to allow the individuals to reside in their current home rather than an institution or to return to the community from an institution.



[This Photo](#) by Unknown Author
is licensed under [CC BY](#)

ACCESSIBILITY RESOURCES: LOAN PROGRAMS

- PA Assistive Technology Foundation
 - Low interest loans for modifications
- PHFA Access Home Modification Program
 - Accessibility modifications for home purchases
 - Eligible buyers with a disability Offers can receive a zero-interest loan between \$1,000 and \$10,000 in conjunction with a PHFA Keystone Home Loan or Keystone Government Loan.

ACCESSIBILITY: FEDERAL PROGRAMS

- U.S. Department of Veterans Affairs (VA)
 - Grants for severely disabled veterans
 - Specially Adapted Housing Grants (SAH)
 - Special Home Adaptation Grants (SHA)
 - Home Improvement and Structural Alternations Grants (HISA)- not related to military service
- U.S. Department of Agriculture (USDA)
 - Low interest loans (1%) for rural owners 62+ and/or with a disability

QUESTIONS?

LIVABILITY

- Many Factors:
 - Being part of a neighborhood of choice
 - Size/composition of home meets needs
 - Ability to feel safe and secure
 - Access to supports, religious congregations, and other amenities as needed/desired

LIVABILITY

- **Location (HOT 1):** city, town, outside town, rural farmland, etc.
- **Type of Home or apartment (HOT 1):** Single-family or multi-family? Attached or detached? How many floors? How many bedrooms? With people or without?
- **Proximity:** noise levels, safety, closeness to friends, family, work, place of worship, schools, doctors, supportive services, and transportation

LIVABILITY

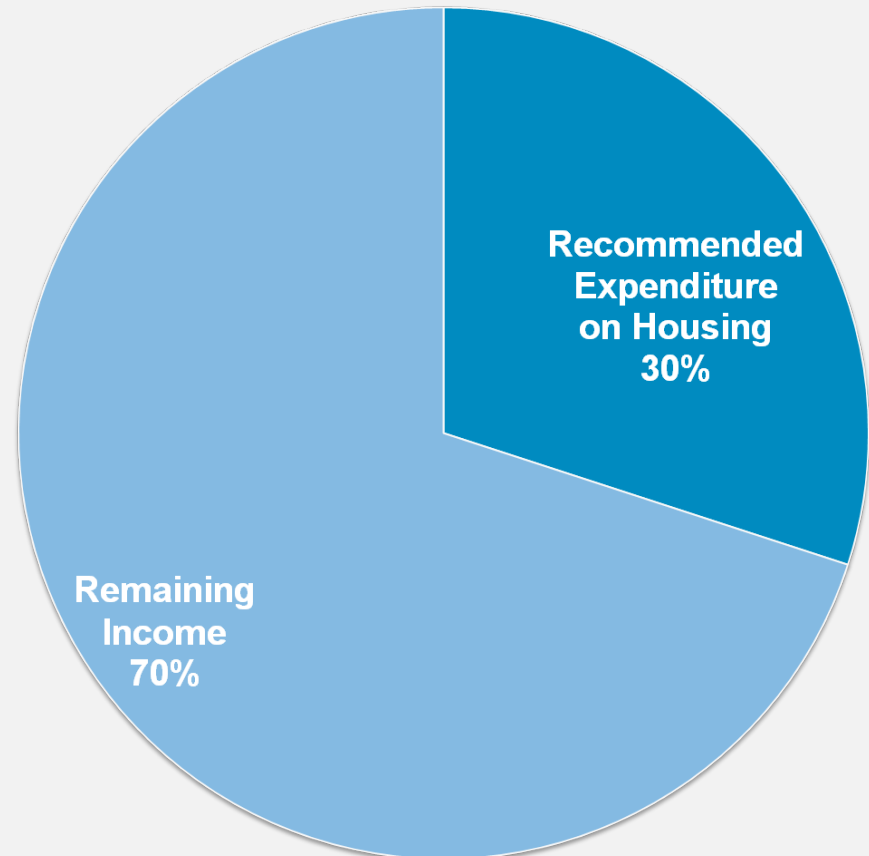
Other wants and needs?

- Pets?
- Non-smoking?
- Housing Choice Vouchers?
- Parking?
- Storage?
- Fenced yard? Yard access?
- Air conditioning?
- Type of flooring?
- Natural Light?
- Ground floor? Basement? Upper level?
- Type of bathroom?

QUESTIONS?

AFFORDABILITY

Affordability =
Recommended no
more than 30% of
adjusted gross
income towards
housing costs



AFFORDABILITY

[State of US Housing in 2018](#) from Harvard University

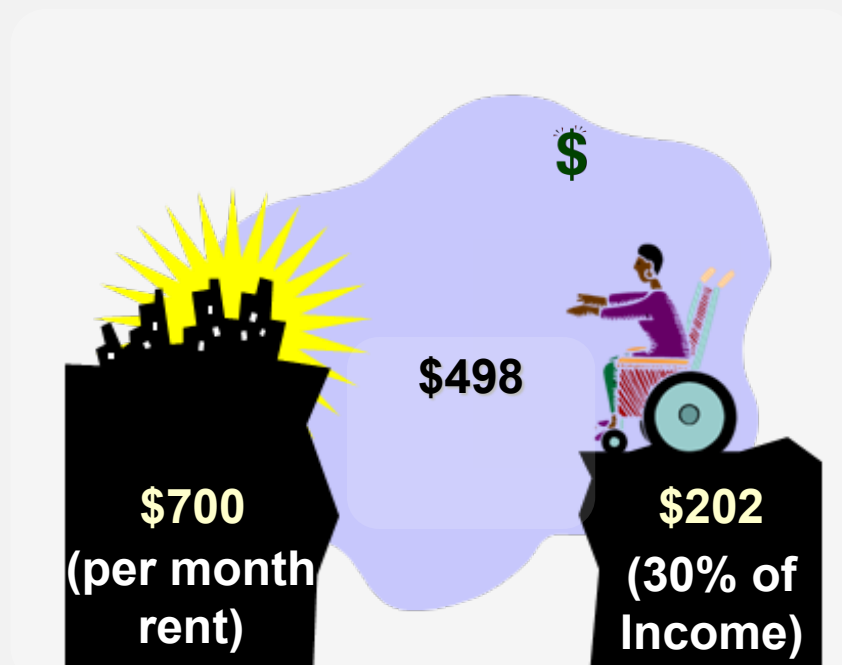
- 80% of renters making less than \$30,000 are cost burdened.

[Out of Reach: The High Cost of Housing 2018](#) from National Low-Income Housing Coalition

- A full-time minimum wage earner would have to work approximately 122 hours per week, 52 weeks/year to afford a two-bedroom apartment, or 99 hours per week to afford a one-bedroom apartment at fair-market rent.

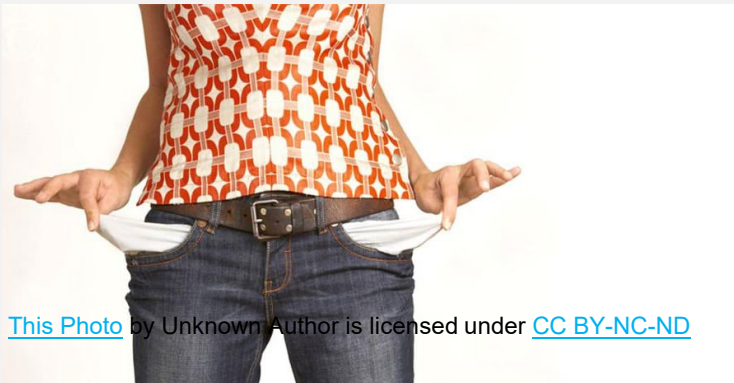
PA AFFORDABILITY GAP

Unfortunately, there is a sizable gap in PA between the cost of housing and what low-income people can afford to pay.



PA AFFORDABILITY GAP

In 2019 in Pennsylvania, a person with a disability received SSI benefits equal to \$771 per month and would therefore have to pay **86%** of their monthly income to rent an **efficiency unit** and **100%** of their monthly income for a **one-bedroom** unit, leaving little or nothing for other household expenses.



[This Photo](#) by Unknown Author is licensed under [CC BY-NC-ND](#)

See “Housing Affordability”
Handout to supplement presentation
Content.

FINDING AFFORDABLE HOUSING

- Whether you rent or buy, it is important to find housing that is affordable
- In some communities housing on the private market is affordable
- In other communities, government subsidies are needed to make either rental or homeownership affordable

AFFORDABLE PRIVATE MARKET RENTAL HOUSING

How to find AFFORDABLE private market rental housing

- Rental Agents
- Newspaper listings
- Circulars
- The internet/apps (Zillow, Craigslist, etc.)
- For Rent signs
- Word of mouth
- Landlord associations or forums
- Lists available through the Public Housing Authority
- PAHousingSearch.com

ALTERNATIVE AFFORDABLE RENTAL OPTIONS

As explored in HOT 1, individuals may also consider:

- Elder Cottage Housing Opportunity (ECHO)
- Accessory Apartments
- Shared Housing with a friend, family member or another individual of their choice



MAKING HOUSING AFFORDABLE

Housing is Made Affordable in Two Ways:

1- SUBSIDIZE THE FAMILY (TENANT BASED)

- Give them money to use for housing costs (rental assistance)



2- SUBSIDIZE THE HOME (PROJECT BASED)

- Make the rents low enough for the family to afford



TENANT BASED RENTAL ASSISTANCE (TBRA)

- Eligible tenant receives subsidy towards renting a unit in the community that meets HUD's Housing Quality Standards (HQS)
- Generally covers the difference between 30% of the household's income and the HUD Fair Market Rent (FMR) for the area
- Tenant can take the subsidy to another unit after 1 year

EXAMPLES OF TBRA VOUCHERS

Administered by the Public Housing Authority

- Housing Choice Vouchers/Section 8
- Veterans Affairs Supportive Housing
- Housing Opportunities for Persons With Aids
- Family Unification Program: families or youth homeless or at-risk
- Mainstream: non-elderly with disability

✓ Take away: different subsidies for different populations

PROJECT BASED RENTAL ASSISTANCE (PBRA)

- Rental subsidies are attached to specific units that eligible households may rent
- Occupants pay 30% of their income for housing costs but lose subsidy if they move
- Examples of PBRA:
 - Local housing authorities can project base up to 20% of their voucher allocation
 - A portion of units in some Low-Income Housing Tax Credit properties
 - Units funded under HUD Section 202 and Section 811 for elderly and persons with disabilities

TBRA VS. PBRA

	TBRA	PBRA
Livability	Location choice/ portability after one year	Location choice <u>IF</u> unit is already located where one would choose to live
Habitability	✓	✓
Accessibility	To the extent the unit is already accessible, or a reasonable accommodation can be met.	To the extent the unit is already accessible, or a reasonable accommodation can be met.
Affordability	✓	✓

See “Tenant Selection and Waiting List Policies for Publicly Assisted Housing” Handout to supplement presentation content.

QUESTIONS?

AFFORDABLE HOMEOWNERSHIP

Before we can learn about ways to make homeownership affordable, it is important to understand what funds are needed in order to own a home...

HOMEOWNERSHIP: FINANCIAL CONSIDERATIONS

HOME PURCHASE COSTS

- Required cash (down payment, fees, etc.)
- Upfront/Prorated Monthly costs (Principal, Interest, Taxes, Insurance- PITI)
- Repairs based on inspection
- Accessibility modifications

ONGOING COSTS

- Principal, Interest, Taxes and Insurance (PITI)
- Utilities
- Real Estate Tax Increases
- Repair and Maintenance Costs

HOMEOWNERSHIP ASSISTANCE: MAKING IT MORE AFFORDABLE

- Low-interest loans and no-repayment grants for closing costs, down payment assistance, mortgage lending, and/or accommodations made available via:
 - Federal sources
 - State sources
 - Local sources
- Lenders and others in the industry use a variety of loan terms

See “Homeowner Glossary” Handout to supplement presentation content

HOMEOWNERSHIP ASSISTANCE: HOUSING CHOICE VOUCHERS

Homeownership assistance is an option under the Housing Choice Voucher Program (Previously known as Section 8)

- If allowed under the PHA's Administrative Plan, an owner may use a voucher toward their monthly mortgage payments rather than towards rent.
- The unit being purchased must meet HUD's Housing Quality Standards (HQS)
- The program can be combined with other first-time homebuyer programs that provide down-payment and closing cost assistance.

See "Homeownership Assistance: HCV" Handout to supplement presentation content.

HOMEOWNERSHIP ASSISTANCE: PHFA COUNSELING OPTIONS

PHFA offers homebuyer counseling and education through its approved counseling agencies, as well as an online program.

☐ <https://www.phfa.org/counseling/hce.aspx>

Topics include but are not limited to:

- evaluating mortgagor readiness;
- fair housing
- credit report analysis & repair
- budgeting for mortgage payments
- money management skills
- selecting a real estate agent and home inspection

HOMEOWNERSHIP ASSISTANCE: PHFA LENDING OPTIONS

Down-payment/Closing Costs

Loans to help cover closing and down-payment costs:

- HOMEstead Program: up to \$10k for 1st time buyers
- Access Down payment and Closing Cost Assistance Program: up to \$15k for buyers with a disability or a disabled household member

<https://www.phfa.org/programs/assistance.aspx>

*Anyone looking for more information should follow this link and/or contact a PHFA homebuyer counselor (previous slide).

Mortgage Programs

Home loans with competitive interest rates and fees through an agency's first mortgage [home purchase loan programs](#). All offer 30 year fixed interest rate.

- Keystone Home Loan program
- The HFA Preferred Risk Sharing™(No MI) and HFA
- Preferred™(Lo MI) loans
- The Keystone Government Loan

OTHER HOMEOWNERSHIP ASSISTANCE

- United States Department of Agriculture (USDA) Rural Development provides Section 502 Direct Loan Program assists low- and very-low-income applicants obtain decent, safe and sanitary housing in eligible rural areas (less than 35k people)
- Federal Housing Administration (FHA)- FHA insurance enables purchase of a home with a very low down payment (from 3-5% of the FHA appraisal value or of the purchase price, whichever is lower).
- Veterans Administration (VA)- A guarantee allows qualified veterans to buy a house costing up to \$203,000 with no down payment.

HOMEOWNERSHIP ASSISTANCE: HABITAT FOR HUMANITY

Many communities in PA have Habitat for Humanity Chapters

- Options will vary depending on the local Chapter; some build one house per year, whereas others build and rehab many.
- Many affordable homeownership options include low-interest loan repayment options combined with some amount of sweat equity (homeowner volunteers on the construction of their home or other Habit For Humanity projects in the area).

HOMEOWNERSHIP ASSISTANCE: LOCAL OPTIONS

Many communities have local housing programs funded through the HUD HOME Program, County Housing Trust Fund, PA Housing Affordability Fund (PHARE), and other government or private sources.

- Check with your local lenders, housing authority and/or community action agency or to see if any of these are available in your area:
 - Down Payment Assistance / matching grants
 - Low-interest mortgages
 - Other incentives

HOMEOWNERSHIP: GOVERNMENT BENEFITS

SOCIAL SECURITY (SSDI)

Owning a home will not affect these benefits since an individual's assets or amount of unearned income does not affect eligibility or payment amounts if you reside in the home.

See “Homeownership: Government Benefits” Handout to supplement presentation content or contact your PA Department of Human Service County Assistance Office or the National Social Security Administration Office (800) 772-1213.

SUPPLEMENTAL SECURITY INCOME (SSI/TITLE XVI)

To be eligible for SSI an individual can have no more than \$2,000 of liquid assets and a couple can have no more than \$3,000 of liquid assets. Since a home is not considered a liquid asset, homeownership would not result in a loss of benefits, but savings may be needed for a deposit, repairs, etc. PA ABLE accounts allow for savings beyond the limits mentioned. More info at www.paable.gov

QUESTIONS?

FAIR HOUSING: WHAT DOES IT COVER?

- Fair housing laws are civil rights laws. Click the following link to view a brief video on housing discrimination
<https://www.youtube.com/watch?v=nCFUhLqi0-4>
- In Pennsylvania there are federal, state, and local laws that prohibit discrimination in the rental, sale, insuring, and financing of housing.
- In addition to these laws, there are fair lending laws that apply to the provision of credit and home mortgage financing.

FAIR HOUSING: PROHIBITS DISCRIMINATION BASED ON...

FEDERAL FAIR HOUSING ACT

- Race
- Religion
- Color
- Sex
- National Origin
- Familial Status (presence of children)
- Disability

PENNSYLVANIA HUMAN RELATIONS ACT

- All Federally protected classes (to the left)
- Age (above the age of 40)
- Ancestry
- Use of Guide/Support Animal

FAIR HOUSING: WHOM DOES IT COVER?

Be aware of your local laws and ordinances, as some areas have laws that include all the federal and state protected classes and they **ALSO** may prohibit discrimination based on:

- Association/Relationship with an Individual with a Disability
- Birth of a Child
- Marital Status
- Place of Birth
- Pregnancy
- Sexual Orientation
- Source of Income

REASONABLE ACCOMMODATIONS & MODIFICATIONS

- Under fair housing laws, a person with a disability may make a “**reasonable accommodation**” request to alter a rule, policy, practice, or service if such a change is necessary to provide the person with the disability an equal opportunity to use and enjoy the housing.
- A person with a disability may also request a “**reasonable modification**” of a dwelling unit or common area if the modification would afford the person with the disability the opportunity to fully use and enjoy the housing.

REASONABLE ACCOMMODATIONS & MODIFICATIONS

- A person making a request should be prepared to describe how the need for the accommodation or modification is related to his or her disability.
- Obtaining a letter from a medical professional, social worker, or other professional can be very helpful.
- The [Fair Housing Guide to Reasonable Accommodations and Modifications](#) was published February 2020 by the Housing Equality Center of Pennsylvania and is located in the Appendix. It is a great resource, complete with sample request letters!

See handout for more on this topic as related to real estate sales!

QUESTIONS?

THANK YOU!!

Thank you for reviewing the HOT 2 slides.

For more information about housing resources,
contact Values Into Action

<https://valuesintoaction.org/pa/contact-us/>

(610) 565-5177