



# The Finally Home Housing Toolkit User Guide

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.

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# Introduction

## Welcome

**Finally Home** is a demonstration project of Values into Action funded by the Pennsylvania Developmental Disabilities Council (PADDC) to assist individuals with 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.

This does not mean a person with a disability cannot or should not use these tools on their own; however, if you are looking to explore your housing options, it is helpful to find a trusted friend or support to work with you in exploring your housing options and preferences.

There are five sections included in the **Finally Home Housing Toolkit**:

1. Housing Options Training Modules 1 and 2 (HOT 1 & HOT 2)
2. The Finally Home Housing Toolkit User Guide
3. The Housing Assessment
4. The Housing Plan
5. The Appendix

Each section provides instructions for using the tools to provide a structure for you to support a person with a disability to explore the many options of homes, places, and ways to live in their own home. The following are brief descriptions of each section of the **Finally Home Housing Toolkit**.

### Housing Options Training Modules

HOT 1 & HOT 2 are two PowerPoint guides to introduce a housing seeker to housing information, terms, procedures, and practices. The modules are designed to broaden our thoughts about housing options, while introducing the user to terms used in by housing professionals. HOT 1 and HOT 2 also serve as a way for the person delivering the housing training and the person looking for housing to establish the same information and descriptions for the many housing options discussed.

- HOT 1 guides you to explore housing options such as:
  - ✓ With whom do you want to live?

- ✓ Where do you want to live? In what kind of community or neighborhood? In what kind of home?
- ✓ What housing options might you consider? An efficiency or studio apartment?
- ✓ Would you prefer to own or rent your home?
- HOT 2 explores additional housing options, such as:
  - ✓ Basic housing characteristics (livability, habitability, accessibility, affordability)
  - ✓ Accessibility resources and assistive devices
  - ✓ How to make renting or buying a home affordable
  - ✓ Fair housing and reasonable accommodations

## Housing Assessment

The Housing Assessment is used to:

- Assess the needs of the person seeking housing
- Document the preferences of the housing seeker
- Assist in the creation of the Housing Plan

## Housing Plan

The Housing Plan begins with a summary of the housing goals obtained from the Housing Assessment. The rest of the plan is divided into three sections:

- Section A outlines the Action Steps for any housing seeker
- Section B outlines the Action Steps for renting a home
- Section C outlines the Action Steps for buying a home

## The Appendix

The Appendix includes several information sheets that dive deeper into topics discussed in HOT 2, as well as the Housing Plan, Housing Assessment, and more.

If you need help finding someone to support you in exploring independent housing, or you have questions about these tools, please reach out to Values Into Action using the contact page on the website <https://valuesintoaction.org/pa/contact-us/>

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# Housing Options Training Module 1

HOT 1 is a PowerPoint designed to introduce you to housing information, terms, procedures, and practices. HOT 1 can also be used to support someone with a disability to understand and decide what housing options may work for them. HOT 1 introduces the many choices and preferences important to making an informed housing choice.

HOT 1 covers the following topics:

- With whom do you want to live?
- Where do you want to live? In what kind of community or neighborhood? In what kind of home?
- What housing options might you consider? An efficiency or studio apartment? An accessory apartment? ECHO housing (Elder Cottage Housing Opportunity)? Shared Housing? Shared living?
- Would you prefer to own or rent your home?

## Planning to Present

Keep in mind using HOT 1 & HOT 2 to help someone explore their options requires preparation. Unless you use HOT 1 & HOT 2 regularly, not preparing risks missing opportunities to prompt conversations. The conversations you have when using HOT 1 & HOT 2 will provide important information for the Housing Assessment.

As a support person, it is important to check your housing biases. Your opinion could become someone's fact if you are not careful in presenting options with facts and not opinions. Some examples of not checking your housing biases could be making a face to indicate your dislike of a housing option or talking about your preferences first.

In your planning, remember that you are using this as a roadmap to navigate through the many choices for housing, but is not to be used as a complete go-to guide for everything available. To prepare to present HOT 1 & HOT 2:

1. Go through the PowerPoints and create an outline to follow of the main points.
2. Consider collecting photographs of the area you are presenting in and use those photographs in place of the ones currently in HOT 1 & HOT 2. This will help to enhance understanding of each area description while supporting the person to see these are choices that are available not in some far-off place, but possibilities the person you are presenting to may be familiar with. Also, point out the area to the person and ask if they remember or have ever seen that place.
3. Prepare for the conversation. Opportunities for conversations are identified in the slide notes.

It is also vital to keep a finger on the pulse of your community. There are many resources available to help with different aspects of housing. It is important to know what these resources offer and how someone can access each resource. You will also want to know examples of these housing options in the community the person lives in.

One way to identify local options is to conduct community mapping in the neighborhood you are presenting in and collect photographs in those neighborhoods. Use those photographs to replace the photographs on the slides. It is important that you are familiar with local options prior to delivering this material so you are aware of what is available and can explain the options to the person you are working with.

If the community you are presenting in does not have available high-rise apartments, then staying local and choosing a high rise would not be a realistic option. Knowing what the public housing waitlist looks like in your area will also be very important. You could even dig into the local options in a community alongside the person you are supporting so they might learn how to find resources in their community using the community mapping technique.

Neither HOT 1 or HOT 2 are designed to cover every available option or situation that may exist. They may not reference all housing options in your community, or they may reference housing options not available in your community. You will need to do preparation research to give a full and accurate picture of the housing options available.

## **Presenting**

The following pages include an outline of the flow of HOT 1 but do not include all the slides or scripts for presenting each slide. The entire HOT 1 is included in the Appendix.

### **HOT 1**

The first set of slides (1-4) are introductory slides to explain the funding used to create this training and recognizes the creators.



## HOUSING OPTIONS TRAINING MODULE 1

1

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## 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.

4

Slide 5-6 will need to be modified to include your name as the presenter and the name of the organization hosting the training, if applicable. You may remove one or both slides if you choose.

## TODAY'S FACILITATORS

(INSERT PRESENTER NAME(S) HERE)

5

(INSERT ORGANIZATION NAME)

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

6

Slide 7 is an introduction to what will be covered in HOT1.

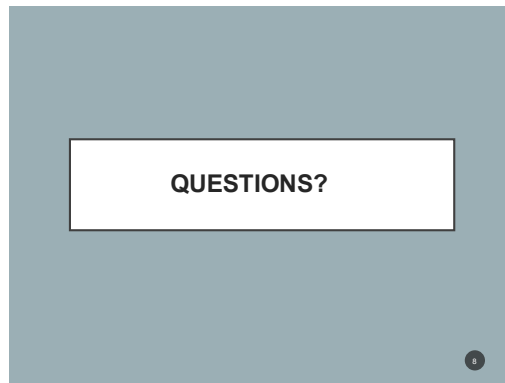
## HOUSEKEEPING

Information presented is from a housing perspective.

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

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Slide 8 is a questions slide. You will find these slides throughout the presentation.



Slide 9 and 10 are designed to discuss the purpose of HOT 1 and further explain the training and topics.

**PURPOSE OF TRAINING**

- To introduce and show a range of housing choices and options
- To assist people with intellectual & developmental disabilities and their family members to understand the challenges and opportunities presented by each option
- To help people of all abilities to decide which features and options might be of interest to them



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**TOPICS TO BE COVERED**




- Who do you want to live with?
- Where do you want to live?
- Do you want to own or rent?
- Other ideas to start thinking about....

10

Slide 11 starts the conversation of who a person would like to live with.

**WHO DO YOU WANT TO LIVE WITH?**

- By Yourself?
- With Others?
  - Family?
    - Parents? Spouse? Aunt?
  - Friend?
  - Roommate?
  - Opportunities and Challenges of Each?



11

Slide 12 begins the discussion of the different types of communities a person could choose to live in. This is a guide to begin introducing vocabulary and developing a mutual understanding of the types of communities and neighborhoods.



## WHERE DO YOU WANT TO LIVE?

YOU NEED TO DECIDE:

1. The Kind of Community or Neighborhood
2. The Kind of Home

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Slides 13- 23 provide both written and picture descriptions of three types of areas/communities. You can change these pictures with pictures of the community familiar to the person you are presenting the information to.

### TYPES OF COMMUNITIES AND NEIGHBORHOODS

## URBAN

A built-up city, town or community with many different types of buildings and uses

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Urban Neighborhood

This Photo by Unknown Author is licensed under CC BY-SA

14

### URBAN LIVING

In an urban city or town, the store, the bus stop, the doctor's office and other places you want to go may be nearby.



This Photo by Unknown Author is licensed under CC BY-SA

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### TYPES OF COMMUNITIES AND NEIGHBORHOODS

## SUBURBAN

a community or other area where people live in homes near a larger city

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Suburban Neighborhood

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### SUBURBAN LIVING

- Neighborhood is mostly houses and apartments
- Shopping may be nearby
- There may be public transportation access to the city for work, hospitals, recreation, etc.



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### TYPES OF COMMUNITIES AND NEIGHBORHOODS

## RURAL

living in the country, a farm area

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Rural Community

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### RURAL LIVING

- Private, far from neighbors
- Fewer homes and buildings
- Close to nature



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## TYPES OF COMMUNITIES AND NEIGHBORHOODS

- What are the things you would like or not like about living in each kind of community or neighborhood?
- Urban
- Suburban
- Rural
- Which one would you choose?
- Why?

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## QUESTIONS?

23

Slides 24-35 shift from the neighborhood a person would like to live in, to the type of buildings that could be available to live in. Again, you can change the pictures so they are familiar to the person you are presenting to, and then talk about each option.

As you view each slide, ask the person about their preferences and likes/dislikes of each option.

## TYPES OF BUILDINGS

### SINGLE- FAMILY

- A home for one family

### MULTI-FAMILY

- A building or group of buildings in which many families live, often more than four families
- According to Housing & Urban Development, a family is simply **one or more individuals who live together**. Members of the family do not need to be related by blood, marriage or in any other legal capacity.

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## TYPES OF BUILDINGS SINGLE FAMILY

### DETACHED

- Stands Alone
- Often with a Yard and/or a Porch
- Could be mobile or manufactured housing

### ATTACHED

- Connected to other Single-Family Homes
- Often called a row home or townhouse

25

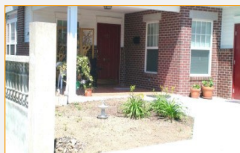


Detached Single-Family

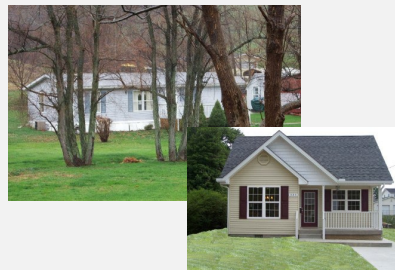
26

## VISITABLE SINGLE FAMILY

- No step entry
- Wider halls and doorways
- Powder room on first floor



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Mobile or Manufactured Homes

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Attached Single-Family  
(also called Row Home or townhouse)

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## TYPES OF BUILDINGS

### MULTI-FAMILY BUILDING OR APARTMENT

Three kinds:

- 1- High Rise Apartment Building - with elevator
- 2- Mid Rise Apartment Building - Walk-up
- 3- Garden Apartment - Garden setting



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32



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## TYPES OF BUILDINGS

- What are the pros and cons about living in each kind of building?
- Single Family? Detached? Mobile Home? Row Home?
- Multi-Family? High Rise? Mid Rise? Garden?
- Which type of building would you like to live in?



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## QUESTIONS?

35

Slide 36 transitions you to talk about who you want to live with and options for where you may want to live.

## OPTIONS

- Now that you have some idea about:
  - Who you want to live with, and
  - Where you might want to live
- Let's look at some other choices about how you would like to live



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Slides 37-40 demonstrate the ways in which a person could choose to live in an apartment alone.

### OPTION: LIVING ALONE

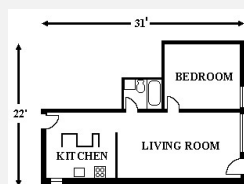
- You may want to live alone in your own house or apartment
- Some examples are:
  - one-bedroom apartment
  - an efficiency apartment

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### ONE BEDROOM APARTMENT

#### TYPICAL LAYOUT

- Usually for one or sometimes two people
- A separate living room, bedroom, kitchen and bathroom



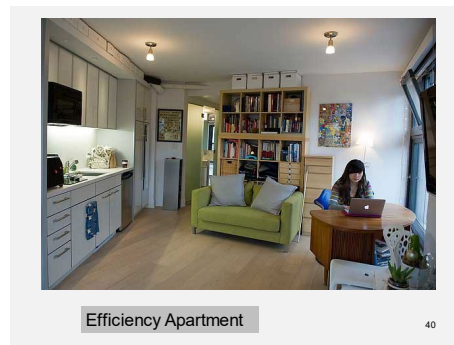
38

### EFFICIENCY OR STUDIO APARTMENT

- Apartment for one person or sometimes, a couple
- The living room, bedroom and kitchen are in the same room



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Slides 41-43 present options when living with family or friends. Again, these are only some options, not all of them.

Ask if living with family or friends is an option and if you would like to do this.

#### OPTION: LIVING WITH FAMILY

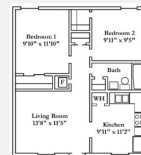
- You may want to live with your own family or relatives
- You would probably have your own bedroom in a house, apartment or mobile home and share the kitchen, living room, and other areas

41

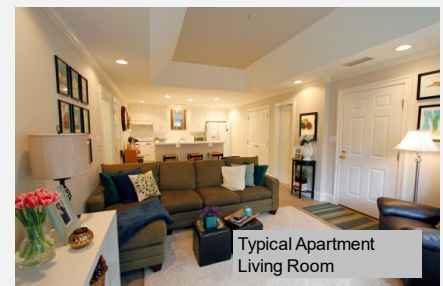
#### OPTION: LIVING WITH FAMILY

##### A TYPICAL APARTMENT

- Usually for a family of two or more people
- Separate bedroom
- Shared living room, kitchen & bathroom



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Slides 44-50 identify several options of living alone, but close to family and friends.

#### OPTION: LIVING ALONE BUT NEAR FAMILY OR OTHERS

- You might want to live in your own apartment, but be near or in the home of a family member, friend or someone you know
- Examples of this are:
  - Accessory Apartments
  - Elder Cottage Housing Opportunities (ECHO Housing)

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#### ACCESSORY APARTMENT

- An accessory apartment is a separate living space within a single-family home
- The apartment changes the home from a single-family to a two-family home
- The apartment is usually for one or two persons and is used as an "in-law suite" or for rental

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Accessory Apartment

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#### ELDER COTTAGE HOUSING OPPORTUNITY (ECHO HOUSING)

- ECHO housing is a **temporary** apartment style house or mobile home placed on a homeowner's property
- It is usually designed to meet the needs of an older family member, but could be for a family member with a disability
- When living requirements change, the home is moved to another location

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Elder Cottage Housing  
Opportunities (ECHO Housing)

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Elder Cottage

50

Slides 51-58 offer options for sharing housing with other people who are not family.

#### OPTION: SHARING WITH OTHERS

- You may not want or be able to live with family members or relatives
- But you also may not want to live alone
- You can choose to share a home with a friend or someone else that is not a member of your family
- Two types:
  - Shared Housing
  - Shared Living



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#### SHARED HOUSING

- Two or more unrelated people share a home
- Can be people with similar interests or people sharing expenses

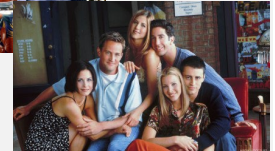
52

#### Shared Housing



Golden Girls

Friends



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#### SHARED HOUSING

- Each person has a private bedroom and often a private bathroom
- The living room, kitchen and other common areas are shared
- The home looks the same from the outside as any other home

54



Single-Family



Shared Housing

55

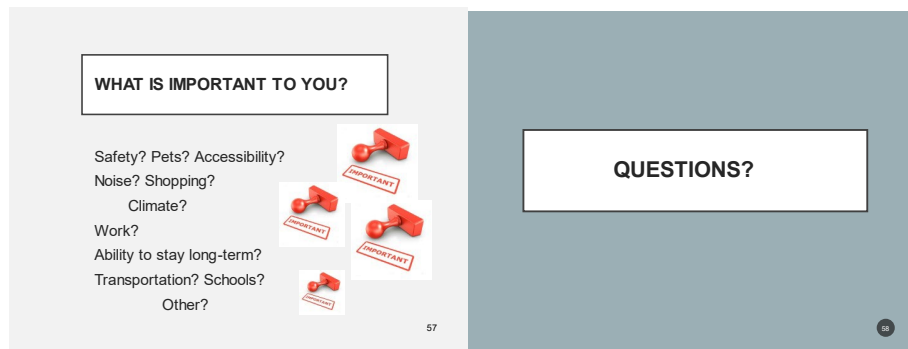
#### SHARED HOUSING

Shared housing has many benefits:

- Provides companionship
- Lowers individual housing costs
- Home sharers have
  - Choice
  - Control



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Slides 59-63 present the options of renting or owning.

Often, this section creates a lot of conversation! Even if someone has their mind set on one option over the other, discuss the options anyway. It is vital to not limit the discussion of choices, especially when the goal of HOT 1 is to simply discuss many of the possible options, not decide on an option.

### DO YOU PREFER TO OWN OR RENT YOUR HOME?

**When you rent:**

- You sign a lease with a landlord, generally for at least one year; the lease can be terminated by the landlord at the end of the lease
- You are responsible for rent and often utilities
- You need to pay rent on time, keep the property in good condition and respect your neighbors
- Your landlord is responsible for maintaining the property
- There may be restrictions about the use of the property, (e.g., no holes in the wall to hang paintings)

### DO YOU PREFER TO OWN OR RENT YOUR HOME?

**When you own:**

- You need to have one-time funds for a down payment and closing costs
- You need a stable income to pay for monthly costs, including mortgage principal, interest, taxes, and insurance (PITI) as well as utilities
- You can use the property in any legal manner you please and stay as long as you own it
- You are responsible for all the maintenance and repairs

### IS HOMEOWNERSHIP FOR ME?

- Do you get excited about the idea of owning your own home?
- Do you want to leave where you are currently living?
- Are you ready to live in one neighborhood or community for a long period of time?
- Do you have steady income and/or employment?
- Do you pay your monthly bills on time?

### HOUSING COSTS RENTING VS. PURCHASING

	Renting	Purchasing
Rent	✓	
Mortgage Principal		✓
Mortgage Interest		✓
Taxes		✓
Mortgage Insurance		✓
Insurance	recommended	✓
Utilities	✓	✓
Repairs		✓
Maintenance		✓

### HOMEOWNERSHIP MAINTENANCE CONSIDERATIONS

Are there additional maintenance tasks needed, how often, and what is the cost?


- Snow removal?
- Leaf collection?
- Change air conditioning filters?
- Furnace cleaning?
- Other?

If presenting for just one person, slides 64 and 65 are a great time to ask about preference.

If presenting to multiple people, you can use the prompts on slide 66 and ask someone to share their preferences. This is a great time to jot down ideas for the person's Housing Assessment!

HOUSING OPTIONS

- Based on your preferences, do you like any of these housing options?
- What do you like about them?
- What don't you like?
- Is there one option you like more than the others?
- Would you like to explore more about that housing option for the future?
- What do you think you should do next?



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QUESTIONS?

65

Slide 66 provide contact information to reach the creators of these slides.

THANK YOU!!

Thank you for reviewing the HOT 1 slides.

For more information about housing resources,  
contact Values Into Action  
<https://valuesintoaction.org/pa/contact-us/>  
(610) 565-5177

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## Housing Options Training Module 2

HOT 2 is accompanied by supplemental materials that provide more in-depth information on the topics covered. Each of the following discussion points are referenced on the relevant slide in **purple font**. The additional resources listed below are found in the **Housing Toolkit** appendices listed below.



- Housing and Urban Development (HUD) Minimum Habitability Standards for Permanent Housing
- Affordable Housing
- Tenant Selection and Waiting List Policies for Public Housing
- Homeownership Glossary
- Homeownership Housing Choice Voucher Program
- Homeownership Government Benefits
- Reasonable Accommodations and Real Estate Sales
- Housing Acronyms
- Alternatives for Accessing and Expanding Housing Opportunities for People with Disabilities

You are encouraged to use the Prepared Renters Education Program (PREP) offered by Self-Determination Housing of PA (SDHP). This is a train-the-trainer program for professionals who support people who are looking for housing. The PREP workbook walks you through the process of preparing the needed information to search for and apply for housing, as well as what to look for during a walk through and the leasing process. You will also receive tips on how to be a good tenant. Information to register for this training can be found on the SDHP online training calendar

<https://www.inglis.org/programs-and-services/inglis-community-services/self-determination-housing-of-pennsylvania-sdhp/sdhp-calendar>.



Slides 1-8 are the introduction slides, exactly like the ones we see in HOT 1.

HOUSING OPTIONS TRAINING 2

1

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4

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

5

(INSERT ORGANIZATION NAME)

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

6

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.

7


QUESTIONS?

8

Slides 9-11 expose housing seekers to the National Housing Goal and the basic housing characteristics of a home.

NATIONAL HOUSING GOAL

National Housing Act of 1949:  
"To realize the goal of a decent home and suitable living environment for every American family"



9

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

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BASIC HOUSING CHARACTERISTICS

- Habitability 
- Accessibility 
- Livability 
- Affordability 

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Slides 12-14 discuss habitability, the definition, and what it means to a person seeking housing. Review the HUD Minimum Habitability Standards for Permanent Housing found in the Appendix to prepare for the conversation.

### HABITABILITY

**Five basic systems:**

- Electrical
- Heating
- Plumbing
- Roofing
- Masonry




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### 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.



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### QUESTIONS?

14

Slides 15-27 review accessibility, barrier-free housing, and the many options to making a home accessible.

The Accessibility slides create a great opportunity to explore what accessibility options might be beneficial or desired.

### 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.

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### ACCESSIBILITY: BARRIER -FREE HOUSING

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

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### 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>

17

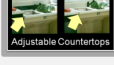
### ACCESSIBILITY: ADAPTABLE HOUSING

Adaptable Features Built in/Modified in the House

Kitchen




Adjustable Shelving

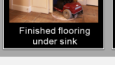


Adjustable Countertops

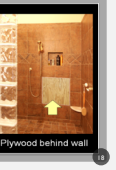
Bedroom



Doors that tuck inside



Finished flooring under sink



Plywood behind wall

18

### ACCESSIBILITY: VISIBLE HOUSING

Visible 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

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### ACCESSIBILITY: HOME MODIFICATIONS









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



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### ACCESSIBILITY: HOME MODIFICATIONS




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

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### 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

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### ACCESSIBILITY RESOURCES: WAIVERS

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

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### 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
- PADCED 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.



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### 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.

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### 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

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### QUESTIONS?

27

Slides 28-31 cover the livability factors of a home choice.

Use the questions on Slide 30 to discuss the housing seeker's needs and wants.

### 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

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### 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

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### 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?

30

### QUESTIONS?

31

Slides 32-44 cover the most common question in home searches, how to afford a place of our own. Refer to the Appendix for additional information on the resources noted on the slides.

AFFORDABILITY

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

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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.

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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.

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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

See "Housing Affordability" Handout to supplement presentation Content.

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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

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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

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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

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MAKING HOUSING AFFORDABLE

Housing is Made Affordable in Two Ways:

- SUBSIDIZE THE FAMILY (TENANT BASED)
  - Give them money to use for housing costs (rental assistance)
- SUBSIDIZE THE HOME (PROJECT BASED)
  - Make the rents low enough for the family to afford

39

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

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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

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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

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TBRA VS. PBRA

	TBRA	PBRA
Livability	Location choice/ portability after one year	Location choice IF 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.

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QUESTIONS?

44

Slides 45-55 help make real the possibility of homeownership. Some people may have never considered this choice, so it is important to present the options of making

homeownership affordable. Refer to the Appendix for additional information on the resources noted on the slides.

### AFFORDABLE HOME OWNERSHIP

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>

### HOMEOWNERSHIP ASSISTANCE: PHFA LENDING OPTIONS

#### Down-payment/Closing Costs

Loans to help cover closing and down-payment costs:

- HOMEstead Program: up to \$10k for 1<sup>st</sup> 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 Habitat 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 Services 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. PAABLE accounts allow for savings beyond the limits mentioned. More info at [www.paable.gov](http://www.paable.gov).

### QUESTIONS?

Slides 56-58 offer information about the Fair Housing Act and the rights and protections included. Although we begin exploring Fair Housing in this presentation, be careful to explain that this is an overview of Fair Housing. One way to aid in this explanation is to provide information about how to access the local fair housing office in the area you are presenting.

### 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](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

Slides 59-60 explore reasonable accommodations and modifications as part of the Fair Housing Act, but again, refer questions to the Fair Housing experts in the region you are presenting for more information. Refer to the Appendix for additional information on the resources noted on the slides.

### 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!

Slides 61-62 conclude HOT 2 with contact information to access additional housing resources. Refer to the Appendix for additional information on the resources noted on the slides.

## 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

## **Housing Assessment & Housing Plan**

The purpose of the Housing Assessment is to document the needs and preferences of individuals with disabilities who desire to change their housing situations. It is designed to accompany and summarize the housing seeker's preferences as identified when completing Housing Options Training 1 (HOT 1) & Housing Options Training 2 (HOT 2).

The Housing Assessment is best used with a support person. As noted in the introduction, the Housing Assessment and Housing Plan instructions are written for a support person to ask the questions of a housing seeker to aid the housing seeker in assessing their current situation. The first two sections of the Housing Assessment, "Identifying Information" and "Current Living Situation", should be filled out during the initial meeting with the person looking for housing. These sections are used to document valuable background information before the person seeking housing goes through HOT 1 & Hot 2. The remaining sections of the Housing Assessment follow the topics presented in HOT 1 & Hot 2 and may be filled out during or following a review and discussion of the content.

Once the questions in the Housing Assessment are discussed with the housing seeker and the form has been completed, the person completing the Housing Assessment should fill out the "Summary of Housing Needs and Preferences" at the end of the Housing Assessment. This summary will serve as the starting point for the creation of the Housing Plan.

The purpose of the Housing Plan is to assist individuals to create a plan to find a home to rent or buy. The Housing Plan begins with a summary of the housing goals obtained from the Housing Assessment. The rest of the plan is divided into three sections:

- Section A outlines the Action Steps for any housing seeker
- Section B outlines the Action Steps for renting a home
- Section C outlines the Action Steps for buying a home

The Housing Assessment & Housing Plan can be found in the Appendix.

Now that you've completed the Housing Assessment and Housing Plan, you should share these documents with your ISP team and anyone else you choose to be part of your housing planning team.

## Conclusion

Thank you for taking the time to review the **Finally Home Housing Toolkit User Guide**. We hope you found the information and tools helpful and easy to follow. You will find all the tools, as well as training slides with presenter notes and additional housing information in the Appendix.

If you need additional support, or would like training on utilizing the **Finally Home Housing Toolkit User Guide**, reach out to Values Into Action using the contact page on the website (<https://valuesintoaction.org/pa/contact-us/>).



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Affordable Housing

Alternatives for Accessing and Expanding Housing Opportunities for People with Disabilities

Homeownership Housing Choice Voucher

Homeownership and Government Benefits

Housing Acronyms

Housing Assessment

Housing Options Training Module 1

Housing Options Training Module 2

Housing Plan

HUD Minimum Habitability Standards

PA Housing Search

Tenant Selection and Waiting List Policies for Public Housing

Website Resources

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