

Pathways to Housing: Preparing for Independence and Finding Housing Solutions Session A-02



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What you will learn today

- Initial planning considerations for housing
- Finding assistance
- Steps for readiness – independence!
- Choosing a housing location
- What about housemates?
- Financial considerations
- Housing types
- Some sticky regulations to know about

The 1st Step- Planning

- Developing sustainable person-driven housing requires much more than just finding a suitable property
- Planning should grow out of a comprehensive planning process such as Charting the Life Course or PATH so that the housing models considered are consistent with the individual's overall life goals and future needs.

Initial Questions- What Does the Individual Want & Need?

- What is important to the individual? This will drive housing considerations like location & choice of housemate
- What is important for the individual? This will drive housing considerations like accessibility & safety
- Don't worry about cost yet

How to Assist the Individual in Determining Wants & Needs

- Bring the supported individual together with a group of people who know him/her
- Engage the individual with his/her planning group using a person-centered planning tool
 - **Charting the Life Course-** supported by ODP
 - *Includes a "Community Living" domain which asks where and with whom the individual will live*
 - *Trainings & information available from the PA Family Network*
 - 1-844-723-2645 or PAFamilyNetwork@visionforequality.org
 - **PATH (Planning Alternative Tomorrows with Hope)**
 - *Workbooks available from Inclusion Press*

Building Skills for Independence

- Having meaningful daytime activities
- Transportation training
- Developing routines for: cleaning, laundry, menu planning, food shopping, cooking, etc
- Decision-making
- Making friends and building relationships
- Developing connections in the community and with institutions that will provide “natural” supports such as: public library, faith communities, local businesses

Location, Location, Location

- Consider the following to determine locations that will meet the wants and needs of the individual
 - *Where do family & friends live?*
 - *Where does the individual work or volunteer?*
 - *If not working, where are potential employers located?*
 - *What activities does the individual enjoy and where are they?*
 - *Does the individual use public transportation?*
 - *Do the staff use public transportation?*
 - *Does the individual lack safety awareness or is prone to elope?*

Exercise: Key Terms- What Do They Mean to You?

- Community- what elements make a community?
- Inclusive- what makes a neighborhood inclusive?
- Accessible- what are the various forms of accessibility?
- Sustainable- what needs to be considered in planning for sustainability?
- Affordable- what costs do you consider in determining affordability?
- Neighborhood- what's important in a neighborhood

Planning- Supports Broker service

- Existing service available to Consolidated, Community Living & PFDS waiver participants who self direct their services
- Can facilitate a support group that will be involved in housing planning
- Can identify “areas of support that will promote success with self-direction and independence”
- Will pay up to 260 hours a year
- Cost not part of the PFDS cap on services
- Several agencies provide this service or you can hire a broker of your choice if they are certified

Planning- Housing Transition service

- Consolidated, Community Living & PFDS waivers fund professionals that can help you plan
- New service “**Housing Transition**”
- Will pay for 160 hours a year of “supports to assist participants in being successful tenants in private homes owned, rented or leased by the participants”
- However, need outcome of transition to private home in ISP to get this service

Housing Transition Service

- Housing professional can:
 - Conduct a housing assessment that identifies the participant's preferences and barriers
 - Develop an individualized housing support plan
 - Assist with finding a housemate
 - Assist with the housing search process
 - Assist with housing application process
 - Identify resources to cover security deposit, moving expenses, furnishings, adaptive aids & environmental modifications
- Your supports coordinator can provide list of providers

Finding Potential Family Partners & Housemates

- Why do you need to work with other families & self advocates?
 - Few self advocates & families can afford housing costs on their own without housing subsidies which are very scarce
 - Living alone can be socially isolating and may require more paid staff
- Where to look?
 - PA ASERT has lists of support groups by county
 - <http://www.pautism.org/community/Support-Groups>
 - Families CCAN- for families having family members with autism and other developmental disabilities
 - *Meets monthly in Phila*
 - <http://www.familiesccanphilly.org/>

Needs and Characteristics That Affect Matching with Potential Housemates

- Aggressive
- Noisy or loud talker
- Sleep issues
- Communication limitations
- Doesn't understand personal boundaries or personal property
- Consider behavioral support & communication specialist services under the ID/Autism waivers or behavioral specialist services & speech therapy under the Adult Autism waiver to address these issues

Potential Partners

- Compare individual's wants & needs & preferred locations with those of other individuals to determine which other individuals and their families might be potential partners
- Find out funding sources for supports of each individual
 - Service limits for those on Community Living or PFDS
 - Difficult for person on Consolidated, Community Living or PFDS to partner with someone on Adult Autism waiver, OBRA or Community HealthChoices because they have different service definitions, provider qualifications and reimbursement rates

Determine Financial Resources Then Costs

- Potential partners need to determine how much they can contribute both towards initial and ongoing housing costs in order to determine what is “affordable”, both initially and in the long term
- Affordability will be a key determinant of housing type, location and size
- Challenge is to find housing that will provide what’s important to and important for the partners at costs that are affordable within their combined financial resources
- Must consider more than monthly rent or mortgage in determining affordability

Costs of Renting

- Initial rental costs include security deposit, 1st and sometimes last month's rent, utility deposits, furniture, moving costs
- Ongoing rental costs include monthly rent, utilities, food, laundry
- If ongoing rental costs will be paid solely by income of the renters, try to find apartment where rent is around 1/3 of combined monthly income or is subsidized

Costs for Homebuying

- Determine feasibility by developing budget for *real* costs of homeownership:
 - Down payment
 - Closing costs
 - Home modifications
 - Mortgage
 - Insurance (PMI & homeowners)
 - Taxes
 - Maintenance (house & grounds)

Question:

What's a "FICO" & why is it important?

Importance of Credit Scores

- Credit score (FICO) is determined by 3 credit reporting agencies
- Most private landlords and all mortgage companies consider FICO and other aspects of the renter's/buyer's credit report
- The renter/buyer should obtain their credit report to check for mistakes
 - Order online from annualcreditreport.com, the only authorized website for free credit reports, or call 1-877-322-8228. You will need to provide your name, address, social security number, and date of birth to verify your identity.
- People with disabilities sometimes have no credit score & may be denied an apartment or mortgage for that. Making small purchases using a credit card or borrowing from the PA Assistive Technology Foundation for AT can help establish credit.

Budgeting & Financial Education

- Budgeting is essential to ensure individuals are able to continue to pay rent/mortgage plus other household expenses (sustainability)
- “Cents and \$ensibility”- great financial education guide developed by PA Assistive Technology Foundation provides easy to follow steps for developing a budget as well as general financial education topics
 - Download from <https://patf.us/what-we-do/financial-education/>
 - Interactive web-based version at <http://www.studymoney.us/#/Home>

Next Step- Determine Housing Type

- Rental
 - Lower up front costs than buying
 - Rental subsidies may be available
 - However, will have to move if landlord terminates lease
 - Does person have loud outbursts or other behaviors that would make this housing type inappropriate
- Homeownership
 - Most will need housemates to make it affordable
 - Need to have someone who will take care of and pay for maintenance etc.

Housing Types- 2

- Shared Housing
 - private living space plus shared living spaces with emphasis on being part of a family e.g. “Life Sharing”
- Bureau of Autism Services (now Bureau of Supports for Autism and Special Populations) comprehensive guide to many housing types:
<https://www.dhs.pa.gov/Services/Disabilities-Aging/Pages/Autism-Services.aspx> Click on link at bottom:
Housing Report: [Housing Options for Adults with Autism Spectrum Disorder](#) for copy

Determine Setting- federal waiver rule

- *The setting is integrated in and supports full access of individuals receiving Medicaid HCBS to the greater community, including opportunities to seek employment and work in competitive integrated settings, engage in community life, control personal resources, and receive services in the community, to the same degree of access as individuals not receiving Medicaid HCBS.*
 - *42 CFR 441.301(c)(4)(i)*

ODP rule on settings

- “Waiver funding cannot be used to provide any service in any private home purchased for, developed for or promoted as serving people with an intellectual disability and/or Autism in a manner that **isolates or segregates** the participant from the community of individuals not receiving waiver services.”
ODP waivers
- CMS Medicaid has provided guidance including “exploratory questions” to help determine whether a setting isolates or segregates
 - See <https://www.medicaid.gov/medicaid/hcbs/guidance/settings/index.html>

ODP Impermissible settings

- “Farmsteads”
 - Participants typically live in homes only with other people with disabilities and/or staff. Daily activities are typically designed to take place on-site so that a participant generally does not leave the farm to access services or participate in community activities.
- “Gated/secured community for people with disabilities”
 - Participants receiving services in this type of setting often do not leave the grounds of the gated community in order to access activities or services in the broader community

25% Rule- New regulation 6100.445

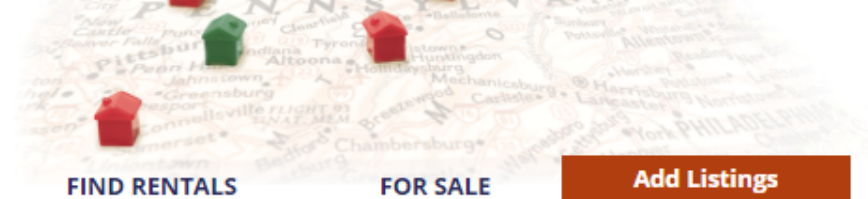
- (b) “No more than 25% of the units in an apartment, condominium or townhouse building may be newly-funded in accordance with this chapter on or after February 1, 2020.”
- Exception: “A duplex, two bilevel units and two side-by-side apartments are permitted as long as the total in both units does not exceed a program capacity of four.”

§ 6100.444(b)(1)

Rental

- If individual renting is on Consolidated, Community Living or Adult Autism waiver & receiving > 30 hours direct service a week, home no longer needs to be licensed as a group home (6400 regs) so long as the individual has an enforceable lease and is not renting from his/her service provider.
- Not an issue for the other waivers
- Find out local zoning restrictions- most commonly no more than 3 unrelated individuals in a single home unless it's an apartment house

A Free Service to List and Find Affordable
Homes and Apartments across Pennsylvania



FIND RENTALS

FOR SALE

Add Listings



Find your new home

Search Rentals by City, County, or ZIP Code



Advanced Search →

The Commonwealth of Pennsylvania welcomes families looking to relocate after the devastation of recent flooding. PAHousingSearch.com is a free online resource offered by the Pennsylvania Housing Finance Agency to help people looking for rental housing.

If you have housing to offer, your vacancies are more important than ever. Please [register](#) or [login](#) online or via toll-free phone at 1-877-428-8877 (Monday-Friday, 9 a.m.-8 p.m.).

If you are an individual impacted by recent flooding, you may search for available housing by following the links below or by calling for toll-free assistance at 1-877-428-8877 (Monday-Friday, 9 a.m.-8 p.m.).

For help, call
1-877-428-8844 (toll free)
Monday-Friday, 9 a.m. - 8
p.m. Dial 7-1-1 for TTY.

Welcome to PAHousingSearch.com

A free resource to help you find a home that fits your needs and budget. Property providers can list available apartments or homes at any time, which means our listings are current.

General Search Information

- Do you have a Section 8 Voucher?** [?](#) Yes
- Veteran or VASH Recipient?** [?](#) Yes
- Bedroom[s]
- Bath
- Rent range to a month

Optional Filters

- Wait Listed Properties Display Hide
- Senior/Disability Housing
- School District
- ZIP Code[s]
[List relevant ZIP codes](#)
- Public Transit
- Shopping
- Hospital
- Smoking Policy [?](#)
- Landlord Speaks

Search by Distance

- Within Miles of
- Street Address
- ZIP Code
- Use my current location
(works best on mobile browsers) Yes

Entry and Common Area

- Fully Accessible Route from Parking to Unit
- Accessible Parking Close to Unit
- Accessible Elevators
- Unit on First Floor

Whole Unit

- Doorway Clear Width - 32" or Wider
- Maximum 1/2" High Thresholds at Doors and Flooring Transitions
- Accessible Light Switches [?](#)
- Lever Style Handles & Faucets
- Low Counters & Vanities With 27"-high Knee Space Underneath (Bath and Kitchen)

Kitchen

- Front Controls on Stove/Cook-top [?](#)
- Counter Height Microwave

Bathroom

- 'T' Turn or 60" Turning Circle in Bathrooms
- Toilet Grab Bars or Reinforcements
- Bath Grab Bars or Reinforcements
- Accessible Height Toilet
- Roll-in Shower
- Walk-in Shower [?](#)

Miscellaneous Options

- Accessible Flooring for Wheeled Device Use [?](#)
 - Front Control Laundry Machines and Accessible Route to Laundry
- PA Health Law Project

(works best on mobile browsers)

Other Search Options

Income is	<input type="text" value="N/A"/> of Median Income ^[?] Calculate	
Keyword Search	<input type="text" value="Type Keyword Here"/>	
Type	<input type="text" value="Any (House, etc.)"/> ^[?]	
Security Deposit	<input type="text" value="N/A"/>	
Rent Includes	<input type="text" value="N/A"/>	
<input type="checkbox"/> Income Based or Sliding Scale Rent ^[?]	<input type="checkbox"/> Private Owners Only	<input type="checkbox"/> Only Electric Appliances
<input type="checkbox"/> Short Term Lease	<input type="checkbox"/> Pets OK	<input type="checkbox"/> Covered Parking
<input type="checkbox"/> Off Street Parking	<input type="checkbox"/> Furnished	<input type="checkbox"/> Wash/Dry Hookups
<input type="checkbox"/> Yard	<input type="checkbox"/> Basement	<input type="checkbox"/> Air-conditioned
<input type="checkbox"/> Stove & Fridge	<input type="checkbox"/> No Credit Check	<input type="checkbox"/> No Criminal Check
<input type="checkbox"/> Assisted Living ^[?]		

- Accessible Flooring for Wheeled Device Use ^[?]
- Front Control Laundry Machines and Accessible Route to Laundry
- Within Paratransit Route

Sensory Options

- Strobe in Unit & Common Area
- Extra Audible in Unit & Common Area

Show me Properties per Page

CLICK HERE TO SEARCH

Section 8- Housing Choice Vouchers

- Typically long wait lists and list may not even be open for new applicants
- Person must find apartment that will accept the capped rent the voucher (plus portion paid by person) will pay
- Rent/utilities paid by person generally capped at 30% of income

Rental from Family

- If adult child can obtain housing choice voucher (Section 8), family can purchase home & rent it to adult child. 24 CFR 982.306(d)
- Must have a lease in adult child's name
- Adult child pays 30%-40% of income to family as rent. Section 8 pays the rest up to maximum amount set by Housing Authority which family uses to pay mortgage

Other Subsidies

- Some apartments have units that can be rented for 30% of person's income- if person qualifies for subsidy
 - "project based vouchers"
 - "811" units- waiting lists maintained by Self Determination Housing PA
 - Some of those units are fully accessible
 - Priority for homeless and people leaving facilities
- Others have units that have rents below market rate but not usually affordable for people on SSI
- Can search for subsidized apartments on Pahousingsearch.com

Housing Subsidies Through Waivers

- Consolidated & Adult Autism waivers will pay housing costs to an agency in a “6400” licensed group home but not to the participant or his/her family
 - Some parents have created their own “agency”, bought a house and gotten it licensed (“microboard”)

Rental Co-op

- Partner with local Housing/Redevelopment Authority to find suitable property that can be renovated for multiple accessible units
- Housing/Redevelopment Authority obtains funding that enables rents to be affordable for people on SSI
- Services separate from housing- residents choose their own service provider. Not a group home!

Co-op

- Residents become members of co-op which gives them (& their surrogates) greater voice in management of the property
- 2 existing in PA for persons with disabilities: 626 Co-op in Montgomery Co & Trinity House in Bloomsburg
- Support services not connected with housing
 - Residents can change support provider without moving out
- Residents will be members of “leasing co-op” which will have say in operation of building, especially common areas

Home Ownership

- Owning a home does not affect eligibility for waiver, MA or SSI as long as the individual lives in the home
- Person with disability can own home on their own unless there is guardianship
 - Consider Restoration of rights with supported decision making?
- Consider joint ownership to split costs
- Home can also be held in trust for person with disabilities

Joint Ownership- Individuals with Disabilities

- Enables pooling of financial resources between owners and their families
- Have written agreement between co-owners regarding decision making & disposition of ownership when one co-owner dies or moves out (exit strategy)
- Consider creating Board with owners, family & other supportive persons to provide guidance & support to homeowners
- HomeWorks joint homeownership model- download their great guide at <https://patf.us/who-we-are/publications/homeworks/>

Joint Ownership- Parent/Child

- Parent can purchase house & put adult child on deed with parent as joint tenant with right of survivorship
- This avoids inheritance taxes
- Establish circle of support to assist adult child with homeownership responsibilities when parent is no longer available

Habitat for Humanity

- Organization builds or renovates homes with participation of the prospective homebuyer and volunteers
- To keep mortgages affordable, lots and properties that Habitat build on or rehab are generally in areas of low property values
- Start by attending an information session
- More information at <https://www.habitat.org/housing-help/apply>

Mortgage

- **Applicant's credit score is important!**
- Build credit by using credit for small purchases or PATF loans & repay on time!
- Excellent guide on building credit: "Cents & Sensibility" from PATF:
<http://www.patf.us/programs/financial-education/>

PHFA: Homebuyer Assistance

PHFA Mortgages-

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

- ▶ lower downpayment requirements
- ▶ little or no PMI
- ▶ competitive interest rates
- ▶ income limits and purchase price limits
- ▶ several loan products for people with disabilities including for home mods

Down Payment/Closing Costs

- Special needs trust funds/ABLE accounts
 - Consider large down payment to reduce ongoing mortgage costs which cannot be paid out of special needs trust funds
- Pennsylvania Housing Finance Agency (PHFA) Down payment & Closing Cost Assistance program
 - \$10,000 no interest loan for downpayment & closing costs- not payable until house is sold
- PHFA can also provide \$10,000 for home modifications as a no interest loan not payable until the house is sold

Other Issues: Management

- Homeowner has responsibility for payment of mortgage, taxes, utilities, maintenance of property, etc.
- To make homeownership viable, *some* individuals may need support with fulfilling responsibilities
- Waiver-funded support staff may not be able to assist with housing management

Management

- Shared management responsibility:
 - Circles of support
 - self directed support corporations
 - LLC
- Develop those supports before purchasing the home.

Maintenance Costs

- May be able to use special needs trust \$ for one time costs (e.g. new heater, new roof) but not for ongoing (re-occurring) maintenance
- Homeowner's income (Social Security etc.) most common source of money
- May purchase maintenance contracts because putting money aside may affect SSI eligibility unless in an ABLE account or special needs trust

Shared Housing- ALAW Model

- 2 or 3 families form LLC (type of partnership) to combine resources for purchase of house
- Adult children would rent from the LLC
- Obtaining housing choice voucher (Section 8) makes rents affordable
- Outside agency provides services
- Consolidated waiver won't pay housing costs unless licensed
- Several problems if >4 residents

Shared Housing-Life Sharing

- Available to people on Consolidated and Adult Autism (called “family living”) and some people on Community Living waiver (Needs Groups 1 and 2, or less than 30 hours per week)
- Typical arrangement- person moves into home of an unrelated family who receives a tax-free stipend for providing room & board to that individual as well as evening and overnight support
- Services other than day program provide by an agency which is responsible for oversight of host family

Life Sharing- Host Home

- Participant resides in private home of host family
- Agency recruits & trains host family
- While no payment specifically for housing, host family paid a tax-free stipend in return for providing room and board to participant
- Agency provides or arranges for day program
- New waiver amendment will allow relatives to serve and receive stipend as host family

Life Sharing- Participant's Home

- Under waiver amendment, a family may move into participant's home and receive the "host family" stipend, provided that family not related to participant
- Under this arrangement, the participant provides his/her own housing, but may charge the "host family" rent which can go towards the participant's rent or mortgage
- The "host family" provides supports, typically during evening hours and overnight if needed

Microboard run “Group Home”

- While most group homes are run by agencies, a family or several families may create a family-run corporation to create and run a §6400 group home
- Although family must front the costs to acquire the house, Consolidated waiver will pay housing, utility & food costs, up to a daily maximum, once house & program are licensed

Microboard run “Group Home”²

- House & staff must meet §6400 licensure requirements- lots of work
- Microboard hires & pays staff
- Microboard paid a daily rate which will be based on participant’s SIS score & other factors
- May have a 1 person “group home” if participant’s behavioral challenges or medical needs make it impractical to add a housemate but high cost makes these hard to approve

Support Services

- What additional supports will be needed to live outside the parent's home?
- Who can pay for them?
- If through waiver, what is the process to add additional services to ISP and who will do that? (future training on this)
- Are there providers who serve the areas under consideration?

Supports through Waivers

If not on a waiver, should consider applying but:

- Long waiting lists for Consolidated, Community Living, PFDS waivers & Autism
- Community HealthChoices waiver is open for people with physical disabilities even with ID if ID isn't primary diagnosis-

ID/Autism Waivers

- Persons on the Person/Family Directed Support Waiver (PFDS) are limited to \$33,000 in waiver funded services in a year+
 - Extra \$15k for employment services
 - Supports broker costs not part of cap
- Persons on the Community Living waiver are limited to \$70,000 in waiver funded services a year
- Amount of services for persons on Consolidated waiver is based on individual needs in their ISP

Adult Autism Waiver

- Must be 21 or older
- Persons on Adult Autism Waiver are limited to 50 hours a week of day habilitation, community support, supported employment & transitional work services (combined)

Review of Planning Considerations and Steps for Readiness

- Person-centered planning: vision, goals & dreams
- Transition to adult system of supports from educational setting
- Waiver services & how to use them for supports, planning and housing
- Financial & legal planning
- Building community
- Relationships and Housemates
- Finding & obtaining housing of choice