

Chapter 9

HOUSING

Home: The place where we should feel comfortable and safe, secure, and content. Although housing is a concern for everyone, it may become of primary importance to people with spinal cord injury or any type of mobility disability. Barrier-free or adaptable housing, whether newly constructed or renovated, is essential for people with disabilities to live independently. Unfortunately, a nationwide lack of useable, affordable and marketable housing remains one of the major issues facing people with disabilities today. As a result, people with disabilities and their families have often had to adapt their own homes or make do with what is available. The information and assistance which people need to create their own accessible housing is scarce, difficult to find, and often misleading.

Although housing is a right and not a privilege, people with disabilities are often forced to live in skilled nursing facility due to the shortage of affordable, accessible housing. People with disabilities need to be creative in finding a solution to meet their particular housing needs and enlist the help of non-traditional agencies that offer creative problem-solving around housing issues. For example, some private organizations or businesses may be able to assist people with items such as a ramp or to widen doorways. Some individuals are able to use some of their assets towards renovations so these do not count against them in applying for other benefits.

TO MODIFY OR MOVE

It is important to evaluate your needs and your present living situation to see if this environment could be made to work for you with simple adaptations or more involved modifications. Begin by making up an activities list of things you'd like to be able to do at home. This may include moving around the house, going up/downstairs, cooking, bathing, using the toilet, using sinks, using appliances, dressing, doing laundry, and working at a desk. Think about the space you need to move around, whether or not you rely on one arm more than the other, at what height you need to store things, etc.

The next step is to think in terms of your home, those activities that you want to be able to do, and the obstacles that you may encounter in different areas of your home. For example the approach to your house; can you easily get to the house from the street? Can you move about the home easily (through doorways and hallways, room levels, stairways)? Can you use the kitchen easily and safely (appliances, counters, tables)? Is the bathroom convenient and safe? Does the bedroom arrangement suit your needs? How convenient is the laundry area?

RESOURCES FOR ASSISTANCE

Whether you decide to try to make your present space work or to locate different housing, you will need to know what assistance is available. There are two types of programs to assist you: Funding Programs and Service Programs. Funding Programs provide money for home adaptation. The money can be used for planning adaptations as well as for the actual purchases and construction costs. The money may cover some or all of the costs. Service Programs may provide information, counseling and guidance, as well as funding. This section will attempt to give you an overview of what presently exists in Connecticut regarding accessible housing, resources and funding streams for housing and/or modifications.

CORPORATION FOR INDEPENDENT LIVING

The **Corporation for Independent Living (CIL)** is a 501(c) 3 formed in 1979 is an organization dedicated to serving community needs through real estate development, construction, and finance and property reclamation. <http://www.cil.org/> While CIL has a for-profit subsidiary that develops, finances, builds and manages housing projects, all profits from these operations flow into a not-for-profit operations including **CIL's AccesSolutions** initiative which provides modifications for people with physical disabilities.

CIL provides the following types of services:

Group Homes,	Factory Conversion Projects,
Affordable Home Ownership,	AccesSolutions,
Construction Services,	Non-residential Development and
	Property Management.

For more information contact the Corporation for Independent Living (CIL), 157 Charter Oak Avenue, Hartford, CT 06106, 860-563-6011.

DEPARTMENT OF REHABILITATION SERVICES (DORS)

DORS may be a resource for a person with a disability who requires home modifications to enter or maintain employment. Home modifications are those structural alterations to your home that allow you to more independently work or participate in an Employment Plan leading to employment. Examples include the installation of a ramp, a lift or the alteration of a doorway so that you can enter, maneuver within, or exit your home unassisted. The plan may also include bathroom modifications or other alterations needed for you to achieve your employment goal. If you are self-employed, modifications to your place of business may also be provided if needed to allow you to perform work more independently.

Your counselor will work with you to decide if home modifications are a necessary part of your Employment Plan. The length of time for this service to be completed may vary widely depending upon the complexity of the job, the availability of contractors, and weather conditions and other circumstance variables.

To learn more about eligibility and assistance with housing renovations contact DORS (formerly the Department of Social Services, the Bureau of Rehabilitation Services). The address is 25 Sigourney St. – 11th Floor, Hartford, CT 06106, Monday – Friday 8:30 to 4:30 Toll-free information: 1-800-537-2549 or call 860-424-4844, 860-424-4871 or to read more log onto **the** DORS website at www.ct.gov/dors/.

The **Department of Rehabilitation Services (DORS)** was created under PA 11-44 in 2012 to bring together the programs that were formerly known as the Department of Social Services' Bureau of Rehabilitation Services, the Board of Education and Services for the Blind, the Commission on the Deaf and Hearing Impaired, the Workers' Rehabilitation Program and the Driver Training Program for People with Disabilities. The Bureau is now recognized as the Department of Rehabilitation Services (DORS).

CONNECTICUT TECH ACT PROJECT/ASSISTIVE TECHNOLOGY LOAN PROGRAM

To help defray the cost of expensive Assistive technology, including home modifications, low interest loans are available. (Assistive Technology is any device or equipment that helps you develop, improve or maintain your ability to function independently or interact with society.) The goal of the **Connecticut Tech Act Project** is to provide access to Assistive technology for all persons with disabilities who live in Connecticut.

You may apply for an Assistive technology loan to help pay for the cost of a home modification, even if you do not need the modification to enable you to work. This Program (sponsored by **People's Bank, the State of Connecticut** and **Tech Act Project** funds), offers another resource to pay for costly equipment/modifications.

To qualify for the Loan Program, you must have:

- A physical or mental impairment which substantially limits at least one major daily activity, and
- An income at or below 100% of the state median or
- An income above 100% of the state median level but cannot meet conventional loan standards

The amount of the loan you receive depends on the price of the equipment and your financial status. People's Bank will help you plan a schedule to repay the loan contact them through the Dept. of Social Services Department of Social Services, DRS 11th floor Sigourney St., Hartford, CT 06106, 860-424-4871, 860 424-4839 (V/TDD), <http://www.techact.uconn.edu>

For information on the **Connecticut Tech Act Project** go to **(CTTAP)** www.techact.uconn.edu, 860-424-4871.

CONNECTICUT INDEPENDENT LIVING CENTERS

A place to begin is by contacting your local Independent Living Center (ILC) -

(see listing in section on Independent Living). The Counselors will help you develop an action plan based upon several important considerations: (1) what do you want in terms of housing? (2) What do you need for supports to live as independently as possible? and (3) what are your resources in terms of both financial and people supports? Once you have thought about these questions you are in a better position to develop a comprehensive housing plan. The counselors can help you strategize to maximize your assets in coming up with housing options. For example, if you consider home sharing (by renting a home or apartment with someone else) you can pool your financial resources and take advantage of better housing opportunities. Some people need to think in terms of temporary solutions. Many people are able to live with family members and friends, at least on a temporary basis. For more information about the ILC's go to <http://ctsilc.org/> or go to Chapter 7.

The Connecticut Association of Centers for Independent Living (CACIL) http://www.cacil.net/Accessible_Housing.html lists the Independent Living Centers in CT and also provides information, counseling and support to people with disabilities who are developing a housing plan that will enable them to live independently. Their website includes the following information. In this section, you will find an overview of housing and housing subsidies available to people with disabilities.

PRIVATELY FUNDED HOUSING

Privately funded housing is usually built with funds from individual investors or banks and is owned by individuals or private corporations. Because no public funds are used to pay for the development of these housing units, the Fair Housing Act and the Americans with Disabilities Act are the only laws that apply to these units. Owners of privately funded housing may charge whatever rent they deem necessary.

PUBLICLY FUNDED HOUSING

Publicly funded housing uses tax dollars filtered through the federal Department of Housing and Urban Development and other federal, state and local agencies to pay for all or part of the cost of development. There are many different sources of these funds and different rules apply to different funding

streams. Refer to information on the Section 8 Program for more details on publicly funded housing. Section 811 funds may be used by non-profit organizations that provide services to adults with disabilities to build housing for those they serve.

THE RENTAL ASSISTANCE PROGRAM (RAP)

The Rental Assistance Program (RAP) is the major state-funded program for assisting very-low-income families to afford decent, safe, and sanitary housing in the private market. Participants find their own housing, including apartments, townhouses, and single-family homes. The participant is free to choose any private rental housing that meets the requirements of the program, as described below. **RAP** certificates are funded through the Department of Social Services (DSS) and are administered statewide by DSS and its agent, J. D'Amelia & Associates (JDA). Go to <http://www.ct.gov/dss/cwp/view.asp?a=2353&q=305206> for more information.

CTHOUSINGSEARCH.ORG

CTHousingSearch.org is a FREE list and offers assistance to search for properties. This is a new service, and properties are being added daily, so check back often.

THE DEPARTMENT OF ECONOMIC & COMMUNITY DEVELOPMENT

The Department of Economic and Community Development may be able to assist you. You can find contact information for housing authorities throughout Connecticut by clicking on this link.

COMMUNITY & OTHER FEDERAL FUNDING

Resources for home modifications resist easy categorization. They can originate at federal, state, city, or county levels. No fewer than seven federal departments have programs where funds can be used for home modifications: Agriculture, Energy, Education, Health and Human Services (HHS), Housing and

Urban Development (HUD), Treasury, and Veterans Affairs. The HOME Program through HUD and the Rural Community Development Office (RCD) through Agriculture have loan and grant features.

Community Development Block Grant (CDBG) funding is a flexible and popular federal grant through HUD to states and localities for housing and community development activities benefiting low and moderate income households. The funds can be used for a wide range of programs, including housing rehabilitation loans and grants for rental housing and privately owned homes, and making buildings accessible to the elderly and handicapped.

The State and 22 large cities are CDBG grantee recipients. You may contact HUD's state office at 860-240-4800 in Hartford for further information on the Housing Rehab Program, The Home Program, and the Supportive Housing Program for information on foreclosed properties which may be auctioned off. You could also contact your local town hall, city hall, or community development office to learn about the availability of CDBG funds and the application procedure in your community.

VETERANS ADMINISTRATION (VA)

For Veteran homeowners, the VA offers loans, mortgages, life insurance, and grant programs. The type of disability categorizes the grant funding programs and as well as whether the cause was service-related. Veterans should consult their nearest VA office for the latest information on programs to help with building, remodeling, and modifying homes to make them accessible or go to www.homeloans.va.gov/ or benefits.va.gov/homeloans/adaptedhousing.asp.

Loans may be to households or individuals for up to \$2,000. Terms can range from six months to six years, at interest rates of 4% to 6% depending on need and ability to repay the loan. A loan committee reviews the application, and it can take up to 16 weeks for the application to be processed.

AFFORDABLE HOUSING

Rental assistance can substantially lower the cost of housing. Many people with a disability and low income could be eligible for rental assistance.

However, it is important to recognize that affordable housing; that is housing made affordable through some form of public sector housing assistance, is in extremely short supply.

Most communities have an existing supply of affordable housing that has been developed over many years. The list usually includes:

- Public housing projects developed and owned by the local **Public Housing Authority (PHA)**; this can be family housing units or elderly/disabled projects.
- Privately owned rental housing in which all, or a portion, of the units have affordable rents
- **Section 8** certificates and vouchers administered by the **Public Housing Authority**. The individual who holds the certificate or voucher can use it to secure decent modestly priced rental housing in the private market. Through this system tenants typically pay 30% of their income for rent and utilities.

A person with a disability, who must use a Personal Assistant, is allowed to have the assistant be a live-in when in rental properties through HUD. The assistant's income is not counted for purposes of eligibility or rent computation. The assistant must be a needed support and not be in an apartment solely as a companion. The need for a live-in assistant should be stated when filling out the application, since it affects the number of bedrooms needed.

CONNECTICUT HOME OF YOUR OWN INITIATIVE

Home ownership is part of the American Dream. A home of one's own brings benefits such as control, choice, status, security, privacy, and responsibility. The goal of the **Home of Your Own Initiative** is for ownership and control directly by the person with a disability. It enables income-qualified participants to access low interest loans and down payment assistance available through **the Connecticut Housing Finance Authority (CHFA)**. For more information or an application packet, contact **Co-Op Initiatives** at (860) 724-4940.

HABITAT FOR COMMUNITY

This organization is a non-profit, ecumenical Christian organization dedicated to providing simple but decent housing to low income families who would not otherwise be able to own their own homes. Houses are built or rehabilitated using volunteer labor, with the future homeowners working right alongside the volunteers. The completed homes are sold at **Habitat's** costs (if possible, \$50,000 or lower) and with a zero interest mortgage. Do not let the 'sweat equity' requirement deter you - people with disabilities and their supporters can manage this creatively.

For more information, and application packets, contact one of the following offices: New London -860-442-7890, New Haven- 203-785-0794 and Hartford- 860-541-2208.

AMERICARES HOMEFRONT PROGRAM

Americares Homefront is a one-day community based home repair blitz that helps homeowners who are physically or financially unable to help themselves to remain in their homes. Teams of volunteers make home repairs in much the same way as barnraising of days gone by. It was originally started 10 years ago in Connecticut and New York and has occurred under the 'Christmas in April' initiatives.

The organization select the homes on the basis of need, with referrals coming through service organizations, churches, senior citizen groups, past beneficiaries and friends. Homes must be owner occupied. Candidates may apply at any time during the year, but homeowner interviews are conducted September through December. This organization can be contacted at **Americares Homefront Program**, 161 Cherry Street, New Canaan, CT 06840, 1-800-887-HOPE (4673).

ADDITIONAL INFORMATION

- The Research and Training Center for Accessible Housing at North Carolina State University School of Design
- Home Modifications - A resource manual produced by the Bureau of Rehabilitation_Services
- A Blueprint for Action - A resource for promoting home modifications.

Developed by the National Home Modifications Action Council

- A Consumer's Guide to Home Adaptations - Produced by the Adaptive Environments Center, Boston, MA.
- Opening Doors - A housing publication for the disabled community.

PERSONAL STORY – JEFF DION

I am a C5-6 quadriplegic who was injured as a result of a drunk driving crime in 1991. Since that time I have graduated college, ran a medical supply company, became Vice President of the Spinal Cord Injury Association and recently bought a house of my own. I accomplished a lot of these things utilizing government and state programs. I found these programs by doing a lot of homework on my own. I purchased my van utilizing a low interest "Tech Loan", and because I was in college at the time the Bureau of Rehabilitation Services paid for handicapped equipment. I purchased my home with a low interest mortgage from the "Home of Your Own" program. After I bought my house in 2000, I got in contact with "Co-op Initiatives and the Center for Independent Living and Access". They provided me with a grant to put an elevator in my house. As a result of a lot of hard work and desire, I am independent, working and giving back to my community.