

HOUSING

Home: The place where we should feel comfortable and safe, secure, and content. Although housing is a concern for everyone, it is 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. This section will attempt to give you an overview of what exists in Connecticut regarding accessible housing, resources for creative housing options, and funding streams for housing and/or modifications.

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 toilet, using sinks, using appliances, dressing, doing laundry, 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

If you decide to try to make your present space work, 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. The following are resources that may prove helpful in modifying your home space.

Department of Social Services
Bureau of Rehabilitation Services
25 Sigourney St. – 11th Floor

Hartford, CT 06106
Hours: Monday – Friday 8:30 to 4:30
Toll-free information: 1-800-537-2549
860-424-4844
TDD/TTY 860-424-4839
Consultant for Home Modifications: (860) 424-4865
www.brs.state.ct.us

BRS 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 BRS 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.

Questions about eligibility and other vocational rehabilitation services should be directed to your BRS counselor.

Connecticut Tech Act Project/Assistive Technology Loan Program

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.

To help defray the cost of expensive Assistive technology, including home modifications, low interest loans are available. 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.

For more information on the Connecticut Tech Act Project (CTTAP):

Connecticut Tech Act Project
 Department of Social Services, BRS
 11th floor
 Sigourney St.
 Hartford, CT 06106
 860 424-4871
 860 424-4839 (V/TDD)
 860-424-4850 (FAX)
<http://www.techact.uconn.edu>

Or, you may apply for a loan by contacting the independent living center nearest you. Ask for the Peer Technology Counselor in:

Franklin Disabilities Network of Eastern Connecticut (860) 823-1898 (V/TDD)

Naugatuck Independence Northwest (203) 729-3299 (Voice), (203) 729-1281
 (TDD)

West Haven Center for Disability Rights (203) 934-7077 (V) (203) 934-7079 (TDD)

Stratford Disability Resource Center of Fairfield County (203) 378-6977
 (V), (203) 378-3248 (TDD)

New Britain Independence Unlimited (860) 523-5021 (V), (860) 529-0436 (TDD)

National Council on Independent Living
 1916 Wilson Blvd., Suite 209
 Arlington, VA 22201

Connecticut's independent living centers promote empowerment and self-reliance for persons with disabilities. There are four core services provided by an independent living center:

peer support:

Peer counselors at ILCs provide support to consumers by drawing on their own life experience with disabilities and negotiating the system.

information and referral:

ILCs assist the individual in identifying and accessing services and supports, benefits, assistive technology, housing, personal assistance services, or any other resources to enhance independent living.

individual and systems advocacy:

ILCs assist consumers to secure the supports and services needed to maximize their independence. Advocacy on a systems level challenges the barriers that can stigmatize and exclude people with disabilities from full community participation.

independent living skills training:

ILCs provide training in activities of daily living and the skills needed to make community living as full and rich as possible. Examples of skill training areas are: management and recruitment of personal attendants, financial management, utilizing community resources, locating housing, consumer rights and responsibilities.

Independent living centers are fundamentally different from other providers that serve people with disabilities. The traditional approach to assisting people with disabilities originated from a medical perspective that thinks of these people as requiring curing or fixing. Using this approach, a medical professional controls the service and the desired outcome is to achieve maximum physical or mental functioning.

The independent living model of service provision believes that the problem lies with society, not the individual. A disability is viewed as a condition, often times permanent, that affects or restricts an individual's ability perform certain tasks. With this approach, the person with the disability controls the service instead of the professional; the desired outcome of service is to achieve complete control over daily living whenever and wherever possible.

Independent living centers offer services designed to empower persons with disabilities to maintain an independent life, no matter what their living situation. The guiding principle is integration of the person with a disability to the fullest degree possible into the community of choice.

Corporation for Independent Living**Corporation for Independent Living**

30 Jordan Lane
Wethersfield, CT 06109
(860) 563-6011

The Corporation for Independent Living (CIL) is a private, nonprofit organization that develops and manages housing for people with disabilities. CIL is a statewide housing development corporation that administers a variety of programs.

Grants for Accessibility: a statewide program, funded through The Connecticut Department of Economic and Community Development, whose purpose is to provide financial assistance through grants to enable people to modify their existing housing.

Eligibility criteria: total household income is at or below 80% of median income and (1) you have a physical disability and own your own home, (2) are the parent of a child who is physically disabled and you own your home, or (3) you are a tenant and you have the landlords written consent to make accessibility renovations.

Grant terms: grants range from \$1,000 to \$20,000 with an initial full lien against your home. Total lien amounts are reduced automatically by 10% every year. At the end of the tenth year, the grant is forgiven in full and the lien removed from your home.

Loans for Accessibility: a statewide low-interest loan program designed for low to moderate-income individuals to modify their existing housing.

Eligibility criteria: total household income is at or below 150% of median income and (1) you have a physical disability and own your own home, (2) you are parent of a child with a physical disability and you own your home, or (3) you are the landlord of a person with a physical disability whose total household income is at or below 100% of the median.

Loan terms: loans range from \$1,000 to \$20,000, at an annual interest rate of up to 7% and repayable over a maximum term of 30 years.

CIL Accessibility Services: provide a comprehensive design/build/financing service to senior citizens and persons with disabilities who are not in need of subsidized financing, and who need accessibility modifications to single family and rental dwellings.

CDBG & 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, the Supportive Housing Program, and 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:

For Veteran homeowners, the VA offers loans, mortgages, life insurance, and grant programs. The type of disability categorizes the grant funding programs and 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.

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.

Waiting lists for rental assistance programs can be very long. This type of housing is therefore not a solution for an emergency housing situation. To learn of the availability of affordable housing contact HUD at (860) 240-4522 and ask for the booklet "Looking for Affordable Housing in Connecticut."

CREATIVE, NON-TRADITIONAL HOUSING OPTIONS

Housing is a right, not a privilege. However, due to the shortage of affordable, accessible housing people with disabilities are often forced to live in skilled nursing facility. 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.

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 Independent Living Counselors can help you locate housing that is available in the locale of your choice. They know what is affordable and accessible in their area, and how to get on waiting lists for these programs. The counselors will 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.

Each Independent Living Center also has limited funds that might be available to contribute toward some minor modifications to improve accessibility in the home or apartment.

National Council on Independent Living
1916 Wilson Blvd., Suite 209
Arlington, VA 22201

Co-Op Initiative

Co-op Initiative is a non-profit organization founded to help people with disabilities become co-owners of affordable accessible homes, and obtain adequate supports to live independently. Co-op Initiatives accomplishes this primarily by developing affordable housing cooperatives for low and moderate-income families, reserving approximately 25% of the units for people with disabilities.

The design of the housing and community spaces is done with input from people with disabilities to ensure accessibility. Co-op Initiatives provides training and support for several years after residents move in to better enable them to become co-owners and managers of their development. The idea of using a housing co-op to create an informal, unpaid support network around people with disabilities has been a breakthrough in the search for ways to make independent living possible, especially when individuals have severe disabilities.

Co-op Initiatives has housing developments either built or in various planning stages. They are: Common Thread (Manchester), Cobbs Mill Crossing (Glastonbury) and a future 12-unit renovation project in Farmington.

To contact Co-op Initiatives:

Co-op Initiatives, Inc.
999 Asylum Avenue - Suite 508
Hartford, CT 06105
(860) 724-4940

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 Humanity

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 along side 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
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 barn raising 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 thorough December. This organization can be contacted at:

Americares Homefront Program
161 Cherry Street
New Canaan, CT 06840
1-800-887-HOPE (4673)

This information has been compiled with assistance from:

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.

A Personal Story

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 National 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.

Jeff Dion
Vice President, NSCIA of CT