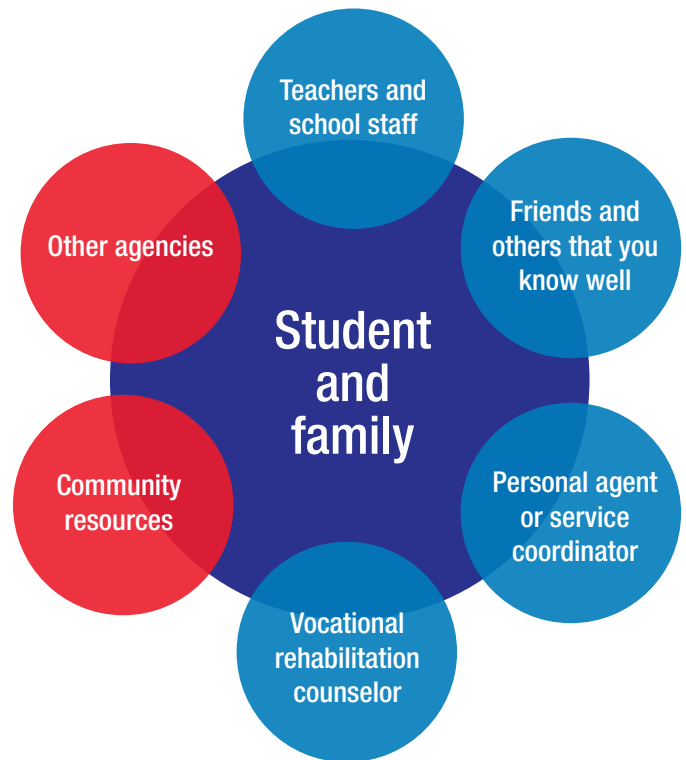


Section 10: Housing and other resources

Section overview

- Facilitated person-controlled housing and asset planning
- Individualized housing resources
- Individual development accounts
- Transportation
- Centers for independent living
- Resources

Housing, transportation and other resources help you access the greater community where people live, work, play and learn. This section describes a personalized approach to planning your housing options. It has information on several state and federally funded housing resources for renting and owning a home of your own. You will also find information on building assets, transportation options and independent living centers to help you access community life.



Facilitated person-controlled housing and asset planning

The facilitated person-controlled housing and asset planning process helps you discover housing options that suit your dreams and goals. It also helps you develop strategies to help you reach them. This process is based on a common set of principles.

All people deserve chances to:

- Acquire assets (like a home) to avoid a lifetime of poverty;
- Control their own living space as a leaseholder or home owner;
- Create a safe and comfortable home adapted to suit their needs;
- Live a self-determined life in their community with access to work, transportation, businesses, relationships and a rich community life.

Housing practices for people with disabilities have focused primarily on group housing models. In these settings, people live in homes owned by someone else (like group homes or adult foster homes) with roommates they do not choose. If you and your family are not comfortable with these options or with you living in your family home long-term, you can learn how to rent or own a home of your own. The housing field has many rental, home ownership and asset-building programs to rent or own a home of your own. Below are considerations for planning to rent or own your own home.

Your housing profile

Think about the type of home you want and answer the following questions:

- What type or style of housing or apartment would you prefer (i.e., house, apartment)?
- What look would you like your house to have?
- Would you like to live alone or with others?
- Where would you like to live (i.e., what neighborhood or part of town)?
- What home adaptations (i.e., a ramp or roll-in shower) do you need?



Your financial profile

Consider your financial resources and explore rental or home purchase programs.

- How much can you afford to pay for rent or a mortgage?
- Do you have a current checking or savings account?
- Do you have history of credit? If so, what is your credit score?
- Do you have a personal needs trust or other savings?

Your resource profile

Think about where you might find resources to assist you in developing housing possibilities.

- Who might help you find your home?
- What housing-related organizations are in your community?
- What other local organizations might help?

Answering these questions will help you explore housing options that address your interests and resources. See the resources described below. Keep in mind that you can combine these resources to reach your housing goals.

Individualized housing resources

Enormous support, encouragement and expertise are available to address the housing needs of people with disabilities. Housing professionals understand that most people – including people with disabilities – want their own homes and that assets are crucial to attaining both financial and personal well-being. The following resources are available:

The Housing and Urban Development Agency

The mission of the federal Housing and Urban Development Agency (HUD) is to create strong, sustainable, inclusive communities and quality affordable homes for all, including people with disabilities. One of the agency's goals is to use housing to improve quality of life. HUD has several programs for people with low incomes, including some listed below.

Rental resources

Community development corporations or CDCs are community-based nonprofit groups that provide affordable housing and other services like building programs and home ownership training.

Medicaid Title 19 provides matching funds for rent and utility payments if an individual with a disability finds a roommate without a disability.

The Housing Choice Voucher is a HUD program for very low-income families, the elderly and people with disabilities. The program helps them rent decent, safe and sanitary housing. This includes single-family homes, townhouses and apartments.

Section 811 is another HUD program that allows people with disabilities to live as independently as possible. The program pays some costs to develop rental housing. This allows property owners to set aside housing units for people that are at a certain income level.

Homeownership resources

The Federal Home Loan Bank (FHLB) provides funds to member banks to make loans. This program benefits low- and moderate-income individuals. If you buy a home with one of these loans, and live in the home for a five-year period, you will not have to pay it back.

HOME Funds is a HUD program that provides funds for first-time homebuyer programs to increase homeownership. These funds can also be used to repair existing homes or build new ones.

Community Development Block Grant Funds (CDBG) are federal grants to city, county and state governments. Funds can be used to make homes more accessible. Sometimes, a person can access up to \$15,000.

Oregon Housing and Community Services (OHCS) works in partnership with participating lenders, local governments and nonprofit organizations. The goal is to help first-time homebuyers secure home loans and access homebuyer education and counseling. Sometimes very low interest rates or small grants are available.

Community development corporations (CDC) provide low-cost first-time homebuyer opportunities through projects they create and build.

As previously noted, **Medicaid Title 19** provides matching funds for mortgage payments if the individual with a disability has a roommate without a disability.

Other housing resources

The **Fair Housing Council of Oregon** (FHCO) is a nonprofit civil rights organization that advocates for people that experience housing discrimination. FHCO promotes equal access to housing by educating and giving outreach, technical assistance and enforcement opportunities related to federal, state and local fair housing laws. These laws protect against illegal discrimination.

Individual development accounts

Individual development accounts (IDAs) provide another way for people at a certain income level to save money for home ownership and other goals. These accounts are especially important for people with disabilities. The Social Security Administration recognizes these accounts as an allowable resource. The IDA program is a safe way to save while keeping your federal and state benefits.

The IDA program offers a jointly held bank account with funds that match personal savings contributions three to one. For example, if you contribute \$25 to your savings, this will be matched three to one for an additional \$75 – a total of \$100 in savings. The IDA program will match funds for six to 36 months, helping you achieve goals related to:

- Home ownership;
- Small business startup or expansion;
- Education after high school;
- Home repair and rehabilitation;
- Need-based adaptive and specialized equipment.

Community Vision, Inc. (CVI) is one of several organizations around the state that coordinates an IDA program called Future Assets for Independence. CVI is Oregon's largest nonprofit organization providing individualized housing, supported living, employment and home ownership services to people with developmental disabilities and their families.

What is asset building?

Assets are concrete resources like a home, savings, an education or a business.

Asset building refers to strategies that help a person increase assets over time. Building assets is important.

Research shows that income – by itself – is not enough to help people escape poverty, achieve financial stability and move up the economic ladder.

Laura wanted her own house and the feeling of security it would bring. However, living on Social Security benefits and a small income from a part-time job did not give her the resources she needed for a down payment.

Laura signed up for the IDA, saving what she could for three years, often no more than \$25 per month. With the help of the IDA 3:1 match, Laura was able to save enough money for a down payment of \$4,900 and buy a home valued at \$140,000.

Section 10: Housing and other resources



To qualify for an IDA, you must:

- Be at least 12 years old;
- Earn less than 80 percent of the area median income for your county according to family size;
- Have a net worth of less than \$20,000;
- Attend financial planning sessions and be ready to plan for your savings goal.

To learn more about the IDA program or for assistance with the application process, email IDA@cvision.org or call **503-858-0678** or **503-292-4964 x116**. There is a \$60 application fee. Most applications take six weeks to process.

Transportation

Affordable and reliable transportation is necessary to access important opportunities in your community including education, work, housing and other aspects of community life. Under Title II of the Americans with Disabilities Act of 1990 (ADA), public transit vehicles and facilities must be accessible to everyone. Additionally, public transit operators must provide paratransit (on-demand, door-to-door) services for those that cannot use available mass transit.

The **Oregon Department of Transportation's (ODOT) Travel Oregon website** is an excellent resource for discovering several public transportation and paratransit options throughout the state:

- Central Oregon – Cascades East Transit;
- Corvallis – Corvallis Transit System;
- Eastern Oregon – Neotransit and Snake River;
- Eugene – Lane Transit District and Amtrak;
- Portland – Trimet and Amtrak;
- Southern Oregon – Rogue Valley and Basin Transit;
- Salem – Cherriots and Amtrak.

Additionally, Oregon's public transit systems offer ride training and reduced-fare options for people with disabilities. Members of your planning team will help you connect to transportation resources in your local community. You can also contact your local public transportation office for additional information on specific programs for people with disabilities.

Other transportation options

Drive Less Connect is an easy-to-use online ride-matching tool. It matches you with other commuters living and working in Oregon that travel similar routes. The program is free and you do not need a car to access it. Regional administrators connect you to local networks of ride share users in your area.

Driving. In rural areas, many people drive from place to place because public transportation is limited or not available. Adaptive devices and driver education programs for drivers with disabilities are available through the Oregon Driver Education Center. You do not have to disclose your disability when getting your permit or taking your driver's test unless you have a medical condition that could affect your ability to stay conscious on the road.

Adaptations for vehicles exist for people with physical impairments that prevent them from operating the steering wheel, brakes or gas pedals on a standard car. The number of adaptive devices grows daily as people learn how to meet their driving needs. Your VR counselor may authorize funding for driver's education and vehicle adaptations if driving is part of your employment goal.

Centers for independent living

Centers for independent living (CILs) are community-based, cross-disability, nonprofit organizations designed and led by people with disabilities. There are currently seven CILs throughout Oregon. CILs uniquely operate according to a strict

philosophy of “consumer control.” This means people with all types of disabilities run the organization. Additionally, CIL services are based on the idea that people with disabilities should control how they live, work and participate in their communities. CILs provide several services, including:

- Peer support;
- Information and referral;
- Individual and systems advocacy;
- Independent living skills training;
- A variety of other services, often specific to the CIL and service area needs.

For youth transitioning from school to work, CILs can bridge school and adult services in the community. CILs empower people with disabilities through peer support. Peers serve as role models, demonstrating that people with disabilities have valued roles in the community. Center employees work alongside other people with disabilities to advocate for and educate about equality and justice for people with disabilities. CILs also connect people with disabilities to other local resources.

Resources

Housing and Urban Development Agency (HUD)

<http://portal.hud.gov/hudportal/HUD>

Community Development Corporations

http://oregonon.org/about_us/about-oregon-on-and-community-development-in-oregon

Housing Choice Voucher Fact Sheet

http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/about/fact_sheet

Project-Based Vouchers

http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/project

Section 811

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/progdesc/disab811

Federal Home Loan Bank

www.fhlbanks.com/

HOME Funds

www.hudexchange.info/home/home-overview

Community Development Block Grants

www.hudexchange.info/onecpd/assets/File/The-Community-Development-Block-Grant-FAQ.pdf

Oregon Housing and Community Services

www.oregon.gov/OHCS/pages/index.aspx

Oregon Opportunity Network (a Community Development Corporation)

http://oregonon.org/about_us/about-oregon-on-and-community-development-in-oregon/

Fair Housing Council of Oregon

www.fhco.org/

Community Vision, Inc. Future Assets for Independence IDA program

<http://cvision.org/our-programs/future-assets-for-independence>

ODOT Travel Oregon Public Transportation Guide

<http://traveloregon.com/getting-around/public-transit/>

Oregon Driver Education Center

<http://www.drivereducationcenter.com/>

Disabled World website

www.disabled-world.com/assistivedevices/automotive/

Oregon CIL Directory

<http://nwsds.org/content/Links/Oregon%20CIL%20Directory.pdf>