



A Closer Look at Housing Choices



**A Housing Resource Guide for
People with Intellectual and
Developmental Disabilities**

Achieve with us.

A Closer Look at Housing Choices:

A Housing Resource Guide for People with Intellectual and Developmental Disabilities



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The document is also available on The Arc's website at www.arcnc.org

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How to Use this Guide

This housing resource guide is designed to help people with intellectual and developmental disabilities and their families find housing that meets their needs and fulfills their dreams.

This guide is divided into eight main chapters and provides the information and tools you need to navigate the housing system and locate housing options in your community. Following an introduction in Chapter 1, Chapters 2 and 3 focus on rental housing, including how to search for housing and various rental options. Chapter 4 provides an introduction to home ownership and some of the programs that are available to help people with low incomes purchase their own homes or obtain resources to make needed repairs. Chapter 5 addresses group living options, including what to look for when choosing a group home and residents' rights.

Chapter 6 focuses on fair housing and how to ask for reasonable accommodations and modifications for persons with disabilities. Other housing related resources such as emergency rent assistance, community housing resources, and assistive technology are located in Chapter 7. Finally, Chapter 8 contains a budget worksheet and other practical tools you can use in your housing search. A list of public and non-profit housing agencies and a glossary of housing terms are in the appendices.

It should be noted that this guide does not address supportive services in any detail, however, supportive services are essential for most people with intellectual and developmental disabilities to fulfill their housing dreams. People with disabilities and their families are encouraged to explore these service options in conjunction with their exploration of housing.

It is our hope that the information in this guide will help people with intellectual and developmental disabilities, their families and others make informed and educated housing choices. We recognize that as housing programs change, some of the information in this book will require updating. Please consult The Arc's website at www.arcnc.org as well as the other websites listed in this guide for the most up-to-date information.

The Arc of North Carolina is providing this guide, the information, listings and links contained herein only as a convenience to the reader. It is for informational purposes only and is not legal advice or a substitute for legal counsel. The Arc of North Carolina does not endorse specific programs, products and/or services.

Acknowledgements

Much of the information contained in this guide was compiled from other sources. We would particularly like to thank the North Carolina Housing Coalition. Their publication "Affordable Housing Primer" has been invaluable and can be found at www.nchousing.org. Our thanks also go to North Carolina Housing Finance Agency, U.S. Department of Housing and Urban Development, Technical Assistance Collaborative, Bazelon Center, Developmental Disabilities Alliance of Western New York, Indiana University Center for Excellence and many others.

CHAPTER 1: INTRODUCTION

About The Arc of North Carolina

The Arc of North Carolina, Inc. is a statewide nonprofit organization, committed to securing for all people with intellectual and developmental disabilities (IDD) the opportunity to choose and realize their goals of where and how they learn, live, work and play. The organization currently provides an array of innovative services to people with IDD including advocacy, community guide, self-directed supports, supported employment, guardianship and housing.

The Arc of North Carolina Housing Services

The Arc of North Carolina believes that all people should be empowered to live in accessible, affordable housing in inclusive communities of their choosing. Since 1978, in an effort to provide alternatives to large institutions, The Arc of North Carolina has developed or acquired nearly 350 residences that are operated in partnership with local organizations. These residences include group homes, small apartment buildings, duplexes and condominiums, together serving more than 2200 residents. Through the housing program, The Arc of North Carolina has helped countless individuals with IDD move to less restrictive housing, where they can achieve greater independence and have more opportunities.

Opening Doors Initiative

In 2005, The Arc of North Carolina launched the Opening Doors Initiative to increase the range of self-determined housing options available in the community with appropriate in-home support. Central to this initiative are three regional **Housing Resource Service Coordinators** who are tasked with promoting self-determined housing choices through education and training, community outreach and partnership building, and the creation of new housing options.

The goals of the Opening Doors Initiative are to:

- ❖ Collaborate regionally with housing and disability stakeholders to advocate for increased access to existing housing resources.
- ❖ Promote and/or participate in the development of new resources and innovative housing opportunities. This includes the production of rental housing stock, as well as advocating for rental subsidies and homeownership assistance programs for people with disabilities.
- ❖ Assist individuals with IDD and their families by offering workshops and one-on-one assistance on housing wants/needs and navigating the housing system to fulfill their housing dreams.

The Arc of North Carolina Housing Resource Coordinators

As part of their Opening Doors Initiative, The Arc of North Carolina has three regional Housing Resource Service Coordinators who can provide information on the variety of housing resources available in your community. **If you have questions on the material presented in this guide, or need further assistance in navigating your local housing system, please contact the coordinator in your area.**

For updated contact information, including counties covered, visit The Arc's website at www.arcnc.org or call (800) 662 8706.



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People who have housing choices and the right to choose where they live are more likely to...

- Live near friends, family, shopping, employment, transportation and recreation opportunities that facilitate inclusion in the community
- Be able to decide if/when they want to move
- Be able to make their own rules and have choice regarding roommates and staff, as well as basic things like meals and television
- Be able to choose a service provider, and not have services dictate where they live
- Be able to change their service provider without having to move
- Be more independent and able to be themselves

Self-Determination in Housing

Self-determination is the right of people with disabilities to make choices about their own lives, to have the same rights and responsibilities as everyone else, and to speak and advocate for themselves.

Self-determination is a growing practice in North Carolina in many fields including employment, supportive services and housing. Increasingly, demonstrating a commitment to self-determination will be a core component of services and supports offered.

In the housing arena, self-determination refers to people with disabilities having control over their housing choices. This includes not only control over where one lives, but also with whom one lives and what services one receives.

One important way to increase control over housing is through direct rental or home ownership. The subsequent chapters of this guide provide information and tools on both rental and home ownership options.

Home and Community Based Standards discussed in Chapter 5 are built around ensuring self-determination is extended to those in licensed settings as well.

CHAPTER 2: CONDUCTING A RENTAL SEARCH

Looking for an apartment can be both exciting and frustrating. However, with a little bit of information and a few tools, apartment hunting does not have to be a hassle. See Chapter 8 for a variety of tools to help you with your search.

1 2 3 4 5

Ready, Set, Rent!

FIVE STEPS

1. Think about your housing wants and needs
2. Figure out how much you can afford
3. Conduct a search
4. Secure an apartment
5. Be a responsible tenant

STEP 1: Think About Your Housing Wants and Needs

It is a good idea to think through what you want and need in an apartment BEFORE you begin shopping. This will help narrow down your search, and ensure that you find something that both fulfills your wishes and meets your needs. There is a worksheet on page 8.1 to help you get started. Some questions to think about are:

- ❖ Do you want to live alone or with a housemate?
- ❖ How many bedrooms do you need?
- ❖ Where do you want to live? What kind of neighborhood?
- ❖ What or who do you want to live near?
- ❖ Do you need to be near public transportation?
- ❖ Do you need an accessible unit or certain accessible features?
- ❖ Will you need supportive services to live on your own?

At this point, it is also good to ask for help with your housing search if you need it. A housing mentor is a person that YOU choose to help you find and keep a home of your own. It could be a family member, friend or staff person.

STEP 2: Figure Out How Much You Can Afford

Monthly Housing Budget

Before you begin your housing search, you should have a good idea of how much money you can afford for housing. Experts recommend that you spend no more than 30 percent of your gross (pre-tax) income on housing (rent or mortgage plus basic utilities). **Multiply your monthly income by .30 to calculate this amount.**

Example: If your total income is \$733 each month, then your housing budget is about \$219. This is what experts recommend you spend on housing each month.

It is important to think about rent AND utilities when figuring out your housing budget. Water is often included in the rent, but most tenants are responsible for paying the electric and/or gas bills. Additional expenses to keep in mind when budgeting for housing are: telephone, internet, television, and renters insurance.

There is a budget worksheet on page 8.3 that will help you keep track of your monthly income and expenses. Try setting up a budget that will help you save money and establish good spending habits before you move out on your own.

Plan on Moving Costs

There are many up-front costs associated with moving for which you must budget. These costs may include: application fees, pet fees, security deposit, first month's rent, utility hook-up fees and deposits.

- ❖ **Application fees:** Some property owners and apartment complexes will require an application fee and/or fee to check your credit history. The fees may not be refunded even if your application is rejected. Sometimes the fee(s) will be applied to the first month's rent or deposit.
- ❖ **Security deposits:** Security deposits generally range from \$100 to a full month's rent. Some property owners/managers require separate checks for roommates and some will allow you to pay your security deposit in installments.
- ❖ **Utility deposits:** Depending on the size of the unit and its cost, your history with the utility company, or your ability to get someone to co-sign for your utilities, you may need to pay a deposit to the power company to have the electricity and/or gas connected.
- ❖ **Pet deposits:** Although many apartment complexes allow pets, they may require a deposit. Pet deposits can range anywhere from \$100 to \$300 per pet, and either all or a portion is nonrefundable. Service animals are not considered pets and are not required to pay pet deposits.

Market Rate vs. Subsidized Housing

Before moving on to Step 3, you will need to determine if you can afford market rate housing or if you will need to find housing that is subsidized. Many people with disability incomes cannot afford market rate housing unless they share expenses with someone, and even then it is sometimes too expensive.

Market Rate Housing: Most types of rental housing listed in newspapers and online, including apartments and single-family homes, are considered market rate rental housing. Market rate housing is privately owned housing with rents determined by what the property owner deems reasonable. What is considered reasonable is dictated by the market or local economy and varies by location.

Subsidized Housing - Subsidized housing is housing that has financial support to make it more affordable to lower-income tenants. The amount of rent a tenant pays is generally calculated based on their income. A description of the many different types of subsidized housing can be found in Chapter 3.

Shared Housing

Shared housing can be an economical way to establish yourself so that you can save the money necessary to afford your own apartment or home. The difference in price between a one-bedroom apartment and two-bedroom apartment is often small. Pooling two incomes to rent a two-bedroom apartment can make housing more affordable.

Finding a roommate can be a difficult task, but one of the best ways is through word of mouth. Ask your friends if they know anyone who is looking for a roommate. Your place of worship, volunteer groups or clubs may also be resources. The more people you meet and the more activities in which you participate, the greater your chance of meeting a possible roommate. Your local chapter of The Arc or your community guide may also be able to help.

You can also read the classifieds, and explore online roommate-matching services, but caution is advised when you are dealing with strangers.

STEP 3: Conduct Search

Once you have determined your housing needs and how much you have to spend, it is time to start your search. Most apartments and homes listed for rent in the newspaper and on the Internet are market rate housing. Finding a subsidized apartment takes a bit more work.

Section 8 Tenant-Based Vouchers, administered by Public Housing Authorities (PHAs) provide choice and flexibility, as the recipient can select any apartment that meets the program criteria. In most communities, there is a long wait for a voucher, but, if you are looking for subsidized rental housing, it is worth getting on the waiting list as soon as possible if the PHA is accepting applications. See Chapter 3 for a detailed explanation.

To conduct your search, obtain a listing of subsidized or affordable apartment complexes in your community. These can be found on the Internet, or obtained from the LME-MCO Housing Specialist, The Arc Housing Resource Service Coordinators, or your community guide. If you have access to the Internet, there are several online search tools that allow you to search by location, price, bedroom size, and other features.

Online Housing Resources

- ❖ **N. C. Housing Search:** The website, www.nchousingsearch.com, is a statewide search tool that allows you to search by location, size and price. Some listings include information on accessibility and transportation.
- ❖ **N. C. Housing Coalition:** The Coalition's website, www.nchousing.org, includes county-specific housing directories for all 100 counties. Select "Need Help?" and then "housing by location."
- ❖ **N. C. Housing Finance Agency:** The agency's website, www.nchfa.com, includes a housing resource directory and affordable apartment locator. Select "home buyers, homeowners, and renters" and then "housing locators".
- ❖ **N. C. Division of Aging and Adult Services:** The division's website, www.ncdhhs.gov/aging, includes a housing locator, predominantly for people over 55, but includes some housing open to younger people with disabilities. Scroll down and select "elder housing locator".
- ❖ **U.S. Department of Housing and Urban Development HUD:** The department's website, www.hud.gov, contains a listing of privately owned subsidized housing. Select "rental assistance" and then "search for an apartment".
- ❖ **USDA Rural Development:** The agency's website, www.rurdev.usda.gov, contains a listing of multifamily and elderly properties in rural communities across North Carolina. Select "find rural rentals".

Unfortunately, there is no one place that lists available apartments. It is necessary to call each apartment complex to ask if they have any vacancies, how long their waiting list is, and how much they charge for rent. Most places will have a waiting list, so you also want to ask what the process is to get on the list. There is a search record on page 8.5 to help you keep track of the information you gather.

You will probably be able to narrow down your choices based on what you learn and the location of the property. It is important to consider neighborhood safety, as well as proximity to transportation, shopping, recreation and other activities. Researching the location in advance will save time.

Once you have collected this preliminary information, plan to visit a few different properties. Property managers do not all have 9-5 business hours, so it is important to call ahead to make sure someone will be there to meet you to give you a tour and answer questions.

STEP 4: Secure an Apartment

Once you have visited several properties and selected an apartment you like, it is time to submit an application.

Application process

Property owners and management companies have different application processes, but there are common application components that you should be prepared to address. These include:

- ❖ Income verification
- ❖ Credit check
- ❖ Rental history check
- ❖ Criminal background check

You also may be required to pay an application fee. Call ahead so you know how much you will need to pay and what documentation you will need to bring.

Once you submit your application, the property management company will review it and conduct the background checks and verifications listed above. You will then be notified if your application has been accepted and asked to come in to sign the lease. If no unit is available, your name may be placed on a waiting list. Federal law prohibits housing discrimination based on your disability, but it is legal for a housing provider to turn down rental applicants who have bad rental history, poor credit, or criminal history.

Know Your Rights

The Fair Housing Act prohibits housing discrimination based on your race, color, national origin, religion, sex, familial status, or disability. Regardless of whether you live in private or public housing, property owners cannot ask you about your disability or how your disability was acquired. You also have the right to ask for a reasonable accommodation in the application process and requirements if needed because of your disability. For more information see Chapter 6.

Signing a Lease

Once your application has been approved, it is time to sign your lease. However, before you sign, it is important to make sure the apartment meets your needs. Does it have the accessible features you need? Is the location convenient and in a safe neighborhood? If you are not sure, it may be a good idea to visit the property again and if possible visit the actual unit in which you will be living.

Most apartment leases are for one year. Carefully review all the important terms and conditions of the tenancy before you sign the lease. Your lease or rental agreement may contain restrictions on guests, pets, making changes to your unit, and other provisions.

Some property owners require renters to purchase renters insurance, while others just recommend it. Renters insurance covers all of the tenant's belongings in the event of theft or damage caused by other people or natural disasters. The property owner's insurance policy will not cover a resident's losses. In North Carolina, renters insurance averages \$60-75 per year for minimum coverage.

STEP 5: Be a Responsible Tenant

It is important to pay your rent on time, take care of your apartment, and follow the rules outlined in your lease in order to avoid eviction. Some common lease rules include:

- ❖ Overnight guests are not allowed to stay more than a specified number of nights.
- ❖ Tenant must follow all the rules and regulations of the apartment complex.
- ❖ Tenant is expected to report all maintenance issues to appropriate agency staff.
- ❖ Tenant will be responsible for any damage(s) to their unit which is not normal wear and tear.
- ❖ Tenant must keep their apartment in a clean and sanitary manner.
- ❖ Tenant and their guests must not make noise (loud music, television, parties) that disrupts the rights or comforts of others.

If you have, or foresee, difficulty in paying your rent, it is best to contact the property owner or manager in advance and attempt to work out a payment agreement. See Chapter 7 for additional resources that might be able to help.

Tenants living in subsidized housing are protected under North Carolina landlord-tenant laws, and may also have some additional protection under the rules that cover the particular type of housing in which they are living.

If you are facing eviction or loss of your subsidy, it is important you know your legal rights. For information and assistance, contact:

Legal Aid of North Carolina
(866) 219 5262
www.legalaidnc.org

CHAPTER 3: SUBSIDIZED RENTAL PROGRAMS

There are many types of subsidized housing in North Carolina including: Public Housing, Section 8, Low-Income Housing Tax Credit and USDA Rural Development housing.

Much of this chapter will focus on the Housing Choice Voucher Program (Section 8), a major federal housing program to assist very low-income families, the elderly, and people with disabilities to afford decent, safe, and sanitary housing. This housing program began as the Section 8 Program in the 1970s; however, it is now officially the Housing Choice Voucher Program. Section 8 is still the more commonly used term, so to avoid confusion this guide will use this more familiar term. The three main program components of the Section 8 Program are: tenant-based vouchers, project-based rental assistance and homeownership assistance. Tenant-based vouchers are the most common type and are generally what people refer to when they say Section 8. This chapter will cover both tenant-based vouchers (including specialty tenant-based vouchers for people with disabilities) and project-based Section 8. Homeownership assistance will be addressed in Chapter 4.

There are many technical and programmatic terms that are used in Section 8 and other subsidized rental housing programs that may be confusing to readers. The definitions are provided here as background information, however, the agency administering the specific housing program will provide more detailed information on the different figures and calculations.

Terms You Should Know

Area Median Income

Most subsidized housing programs are targeted to people with low, very low, and extremely low incomes relative to other people in their area. Each year, the U.S. Department of Housing and Urban Development (HUD) calculates what is called “area median income” (AMI) for cities and counties around the country. Households with limited income are then classified into the following income categories:

- ❖ **Low-income:** households at or below 80% of the area median income
- ❖ **Very low-income:** households at or below 50% of the area median income
- ❖ **Extremely low-income:** households at or below 30% of the area median income

Area median income varies widely across the state, and therefore so do the income limits for each of the low, very low and extremely low-income categories. See example below for a one-person household in two different North Carolina counties.

	Mecklenburg County	Halifax County
Area Median Income	\$67,200	\$44,000
Low-Income	\$37,650	\$28,500
Very Low-Income	\$33,600	\$22,000
Extremely Low-Income	\$20,160	\$13,200

Adjusted Household Income

To determine how much someone pays for rent, HUD looks at a household's income and assets and calculates their adjusted household income. This is a household's gross income minus certain allowances and deductions permitted by HUD for dependents, disability, childcare, disability assistance and medical expenses.

Total Tenant Payment (TTP)

Total Tenant Payment is the portion of the rent paid by a household participating in the Section 8 Program. It is based on the household's income and is generally equal to either 30 percent of the household's adjusted monthly income or 10 percent of their monthly gross income, whichever is greater. For tenant-based vouchers the TTP is usually between 30 and 40 percent of the adjusted household income. There may also be a minimum rent set by the PHA.

Utility Allowance

The Utility Allowance is an estimate of the average monthly utility bills (excluding phone and pay television) for an energy conscious household. This is not paid directly to the tenant, but is used to reduce the tenant's share of the rent paid to the property owner. PHAs subtract the utility allowance from the amount of rent the tenant must pay to the owner. The savings are then available for the tenant to pay for their utilities. In the voucher program, very low and extremely low-income households may receive a Utility Reimbursement Payment from the PHA when the family's Total Tenant Payment (TTP) is lower than the Utility Allowance.

Note: People with disabilities can ask for a higher utility allowance as a reasonable accommodation if their utility bills are higher because of their disability, for example if they have medical equipment that uses electricity.

Fair Market Rents (FMRs)

Fair Market Rents are gross rent estimates set each year by HUD for geographic areas around the country. FMRs include rent and utility costs and are calculated based on the cost of standard quality rental housing units in each area. HUD uses the FMR to determine how much it will pay for a rental unit.

What is a PHA?

A Public Housing Authority is a city or county agency that administers the Public Housing and/or Section 8/Housing Choice federal housing programs funded by HUD. For a complete listing see Appendix 1 or go to www.hud.gov

Payment Standard

Payment Standards are used by PHAs to calculate the maximum amount of housing assistance an individual or family will receive. Payment Standards are based the amount generally needed to rent a moderately-priced dwelling in the local housing market. Each PHA must adopt a schedule of Payment Standards for its area at 90-110 percent of the FMR for various unit sizes in the area.

Housing Assistance Payments (HAP)

The Housing Assistance Payment is the PHA's payment to the owner on behalf of a tenant with a voucher. It is equal to the lower Payment Standard minus the Total Tenant Payment (TTP) or the gross rent minus the TTP. Gross rent equals the rent paid to owner plus any utility allowance.

Example	
Gross Rent	\$650
Total Tenant Payment	- \$273
Housing Assistance Payment	= \$377

What is a Household?

HUD defines a household as: All the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household.

Public Housing

Public Housing is a federally subsidized housing program for low-income families and individuals. The U.S. Department of Housing and Urban Development (HUD) allocates federal funds to local Public Housing Authorities (PHAs) that manage the Public Housing program at the local level.

Public Housing comes in all sizes and types, from scattered single-family houses to high-rise apartments; however, it is often a block of purpose-built apartments that are sometimes referred to as "projects." In the past, Public Housing has had a reputation for violence and drug use, especially in larger urban areas. However, numerous federal, state and local programs have helped to diminish criminal activity inside Public Housing and altered who is entitled to live there.

Eligibility

Public Housing is limited to families and individuals earning below 80 percent area median income. Specific income limits are set by HUD and vary by geographic area. You may be eligible for Public Housing at one PHA but not at another. The PHA serving your community can provide you with the income limits for your area and family size. You can also find the income limits on the HUD website (www.hud.gov) by entering "income limits" in the search box. In addition to annual income, eligibility is based on whether you qualify as elderly, as a person with a disability, or as a family, and on your U.S. citizenship or eligible immigration status. If you are eligible, the PHA will also check your references to make sure you and your family will be good tenants.

How Much Will You Pay

Residents in Public Housing pay a percentage of their monthly income for rent. The PHA uses a formula to calculate rents, but typically, residents pay about 30 percent of their monthly income.

How to Apply

To apply for public housing, contact your local PHA. A list is provided in Appendix 1. In many areas, the demand for housing assistance often exceeds the limited resources available and long waiting periods are common. Some PHAs have preferences for people with disabilities that allow you to move more quickly up the list. Be sure to ask when you apply.

Selection Preferences

Each PHA has the discretion to establish preferences on their waiting list for both Public Housing and Section 8 to reflect the needs in its own community. These preferences will be included in the PHA's written policy manual. You should ask what preferences they honor so you will know whether you qualify for a preference. Some common preferences are for persons who are elderly, disabled, homeless, rent-burdened, victims of domestic violence or displaced by disaster.

If your PHA does not have preferences - advocate for them!

Section 8 Tenant-Based Vouchers

The Housing Choice Voucher Program, or Section 8 is a major federal housing program to assist very low-income families, the elderly, and people with disabilities to afford safe, decent housing. Like Public Housing, Section 8 is funded by the U.S. Department of Housing and Urban Development (HUD), and is administered locally by Public Housing Authorities (PHAs).

In contrast to Public Housing, with tenant-based Section 8 vouchers participants choose their own housing unit from the private rental market. The individual or family is free to choose any housing that meets the requirements of the program, including apartments, townhomes, and single-family homes, and is not limited to units located in subsidized housing projects. A major advantage of the tenant-based program is that participants can select housing that is fully integrated into the community and that meets their individual preferences and needs.

The PHA administering the program issues an eligible tenant a voucher and the tenant is responsible for finding a suitable housing unit where the owner agrees to rent under the program. Rental units must meet price guidelines and be inspected by the PHA for health and safety standards.

A housing subsidy is paid to the property owner directly by the PHA on behalf of the participating tenant. The tenant then pays the difference between the actual rent charged by the property owner and the amount subsidized by the program.

This housing voucher is portable. Once a tenant's lease is expired, the tenant can move their rental assistance to another unit. Within certain guidelines the tenant may also choose a unit in another county or elsewhere in the United States. This is called "porting."

There is no time limit for a person with a disability to receive Section 8 assistance so long as they abide by the program rules and regulations and remain eligible based on their income and other criteria.

The Section 8 Program is a very valuable resource for people with disabilities. Not only does the program provide access to affordable housing, it also promotes good quality housing, housing choice and community integration.

Eligibility

Eligibility for Section 8 tenant-based vouchers is based on the total annual gross income and family size and is limited to U.S. citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50 percent of the area median income for the county or metropolitan area in which the family chooses to live. See page 3.1 for information on area median income.

How Much Will You Pay

The PHA pays the owner the difference between 30 percent of adjusted family income and a PHA-determined Payment Standard or the gross rent for the unit, whichever is lower. The tenant may choose a unit with a higher rent than the Payment Standard and pay the difference.

How to Apply

Individuals and families may apply at a local public housing authority (PHA) that administers this program. To find a participating PHA near you, see Appendix 1. When you contact the PHA, be sure to ask if they have a preference on their waiting list for persons with disabilities, and if they have any vouchers reserved specifically for persons with disabilities.

Live-In Aide Rules

PHAs must allow live-in aides as a reasonable accommodation when needed and exclude the live-in aide's income when calculating household income. They must also permit the tenant to select a larger unit size to accommodate a live-in aide. However, PHAs may screen live-in aides as they screen other household members, reject a particular individual as an aide based on criminal or drug history, and establish policies on what documentation is needed to approve a relative as a live-in aide.

Reasonable Accommodation See Chapter 6 for more details.

- ❖ If a person with a disability is unable to find a suitable unit at the price set by the PHA, they can ask for a reasonable accommodation to rent a more expensive unit.
- ❖ A person with a disability can also request to rent a larger unit if they need a live-in aide.
- ❖ A person with a disability can request that all correspondence from the PHA go to a third party. It is especially important when you are on the Section 8 waiting list because you must respond in a timely manner or you could be removed from the list.
- ❖ A person with a disability can request an extension of the time limit to find an appropriate unit.

Non-elderly Disabled (NED) Vouchers

NED vouchers, sometimes referred to as Mainstream vouchers, are a subset of Section 8 tenant-based vouchers that are specifically targeted for persons with disabilities. These vouchers are similar to the standard tenant-based vouchers described above. They have the same eligibility requirements and application procedures. The only difference is that NED vouchers are specifically for tenants with disabilities. As with the standard tenant based vouchers, it is the tenant's responsibility to find a unit that meets their needs. The same cost and quality guidelines apply. The PHA executes a similar contract with the property owner and makes the same subsidy payments on behalf of the tenant. As with the standard tenant-based vouchers, the NED vouchers are "portable" and may be used elsewhere, in accordance with program guidelines.

Applicants are selected from the PHA's Section 8 waiting list, so interested persons with disabilities should contact their local PHA and fill out an application for the Section 8 tenant-based voucher program. When a NED voucher becomes available, the PHA issues the voucher to the next person on the Section 8 waiting list who has a disability.

PHAs must apply to HUD for specific funding for these vouchers and many PHAs have chosen not to participate in the NED voucher program.

Advocacy Note

PHAs need to apply to HUD for specific funding for these specialty vouchers for people with disabilities. They are not required to participate, and many PHAs have chosen not to participate in the NED voucher and other optional voucher programs.

Advocates should contact their local PHA and ask if it has any of these specialty vouchers and if not, strongly encourage it to apply.

Applying For A Tenant-Based Voucher

Step 1 Initial Application

Fill out a Section 8 voucher application at your local PHA. Sometimes, the PHA will “close the waiting list.” This means no one can apply for a voucher until the list is reopened. Often the PHA will only re-open the waiting list for 1-2 weeks, so be sure to ask regularly when they plan to re-open the list so you do not miss your chance to get on the waiting list.

Step 2 Waiting List

Your application will either be processed right away or placed on a waiting list. In most places in North Carolina there is a waiting list, although the wait time varies from place to place. Some PHAs also have preferences for people with disabilities, as described in the previous section. Be sure to ask if the PHA has any preferences and if you qualify. This will help you move up the list faster.

Step 3 Screening and Verification

When your name reaches the top of the list, you will be notified by mail and given an interview date. It is very important to notify the PHA of any address changes so you do not miss this letter. At this point, the PHA will ask for documentation to verify your income, citizenship, prior tenant history and other eligibility criteria.

Step 4 Voucher Issued

Once you reach the top of the list, you attend an interview, and your eligibility has been verified, the PHA will issue you a housing voucher.

Step 5 Housing Search

You then have a certain number of days (usually 60-120 days) to find a suitable unit. The PHA may provide you with a list to help get you started. Once you find something, the PHA will inspect the property to make sure it meets PHA standards and verify that the rent is within the program guidelines.

Step 6 Renting a Housing Unit

The tenant signs a lease with the property owner and the property owner signs a contract with the PHA. Once the deposit and application fee are paid or payment arrangements are made, then you can move in. Each year the tenant and the property owner must be reviewed to make sure they remain eligible and in compliance with the program. If your income or family composition changes at any time, you must report this to the PHA.

Resource

“Section 8 Made Simple: Using the Housing Choice Voucher Program to Assist People with Disabilities” is an excellent resource published by the Technical Assistance Collaborative. It can be found on their website at www.tacinc.org.

Project-Based Section 8

Project-based rental assistance is another type of federal housing assistance under the Section 8 Program. Through this program, rental assistance is tied to a specific housing unit or building. To receive project-based rental assistance, a household is required to live in designated housing. When the tenant moves, the project-based rental subsidy stays with the unit and is available to the next eligible person who moves into the residence.

PHAs contract with certain apartment owners who agree to construct or rehabilitate housing units, and in exchange, the PHA agrees to subsidize the units. The PHA pays the owner the difference between 30 percent of family income and the gross rent for the unit. A PHA does not get additional funding from HUD for this program, but it can use up to 20 percent of its Section 8 vouchers for project-based assistance. Supportive housing projects for the elderly or people with disabilities are examples of projects that a PHA might choose to support with project-based rental assistance.

Residents of housing units that are funded in part by these project-based vouchers who decide to move after one year, may be able to receive a tenant-based voucher from the Public Housing Authority, if one is available. Ask your local PHA for more information.

Eligibility

Project-based vouchers have similar income and other eligibility criteria to the other Section 8 vouchers. See page 3.5.

How Much Will You Pay

Residents living in an apartment with project-based rental assistance pay a percentage of their monthly income for rent. The PHA uses a formula to calculate rents but, typically residents pay about 30 percent of their monthly income toward rent and utilities.

How to Apply

Applicants can either apply directly at the property that has project-based Section 8 vouchers or be referred by their local PHA. Ask your local PHA for a listing of the properties with project-based Section 8 and what are the application procedures. Application procedures can vary from place to place and even project to project. For a list of PHA's see Appendix 1.

Other Subsidized Options

Supportive Apartments

Supportive apartments are generally independent apartment units targeted specifically for persons with disabilities that have some supportive services such as help with transportation, budgeting and shopping included for the residents. These apartments are not required to be licensed and do not have full-time staffing. They are owned and operated by private agencies such as The Arc of North Carolina and often have project-based rental assistance so the tenant pays 30 percent of their income.

To locate this type of supportive housing, ask your Community Guide, LME-MCO Housing Specialist, local housing coordinator, access DHHS Bed availability database at www.ncdmh.net/bedavailability/ visit www.hud.gov or www.nchousing.org.

Low-Income Housing Tax Credit Apartments (LIHTC)

The Low-Income Housing Tax Credit Program is a vehicle by which the federal government funds the construction of new or renovated rental housing for low-income households. In North Carolina there are about 2,000 apartment units created under this program each year. Rental housing built under this program must be affordable to and occupied by households with incomes equal to or less than 60 percent of the area median income. Some of the LIHTC properties have project-based rental assistance, however all apartment complexes funded under the LIHTC program must accept otherwise qualified applicants that have Section 8 vouchers. If you have a voucher, LIHTC apartment complexes are a good place to look. These complexes are also often a good source for accessible apartments.

To locate an apartment funded under this program, go to www.nchousingsearch.org or visit the North Carolina Housing Coalition website at www.nchousing.org and select “Need Help?” and then “housing by location.”

Targeted and the Key Program

Since 2004, 10 percent of the units in LIHTC developments in North Carolina have to be targeted to persons with disabilities. The state-funded Key Program provides operating assistance to make these targeted units affordable to persons with disabilities until the tenant receives a Section 8 tenant-based voucher. Generally, applicants are required to have a disability source of income (SSI or SSDI), and to apply for a Section 8 voucher if the waiting list is open. Affiliated agencies refer qualified tenants to the targeted units and works to assure that tenants in these units have access to the services they may need to live successfully in the community. Self-referrals are not accepted.

For additional information about Targeted Units and the Key Program ask your service provider if they are a referral agency, or check with your regional housing coordinator at The Arc of NC for a list of eligible properties in your area.

USDA Rural Development Program

The U.S. Department of Agriculture (USDA) Rural Development Multifamily Housing Program offers affordable housing for very low and low-income tenants in rural areas. This is done through two types of project-based subsidy.

- ❖ Interest Credit subsidies are given to borrowers (property owners), who then use the savings from the lower interest rate to charge lower rents for the apartments.
- ❖ Rental Assistance subsidies are available to tenants of designated apartment complexes or portions of apartment complexes to assist in meeting their housing costs. The tenant pays 30 percent of their adjusted family income towards housing. If the amount paid by the tenant is lower than the established basic rent, then the tenant would qualify for Rental Assistance and the government would pay the difference to meet basic rent.

To find Rural Development properties in your area, call **(800) 670 6553** or go to www.rurdev.usda.gov and select “Find Rural Rentals.”

10 Steps to Home Ownership

1. Education
2. Housing Counseling
3. Credit Review and Repair
4. Pre-qualification
5. Home Selection
6. Contract
7. Financing
8. Home Inspection
9. Closing
10. Post Purchase Counseling

CHAPTER 4: HOME OWNERSHIP

Introduction

Buying a home is a major investment, and it is essential for the potential buyer to consider carefully if homeownership is truly a desirable possibility. Although there are many benefits to homeownership, including added security, independence and asset building, there are also added responsibilities, such as maintenance, taxes and insurance. It is important that the buyer is prepared to make a long-term commitment to a home, and be prepared for the time and effort involved in being a homeowner. It is also important to be prepared to pay the costs of home maintenance, property taxes and other expenses.

The primary barrier to homeownership for people with disabilities is low income. How much a person can afford depends primarily on income, credit rating, current monthly expenses, down payment and the interest rate. A housing counselor is a valuable resource to guide you through the process.

What Is A Housing Counselor?

A housing counselor works one-on-one with potential homebuyers to provide guidance throughout the home buying process. Housing counselors are knowledgeable about affordable mortgage products, down payment assistance and other programs and can link buyers with realtors, lenders and others. A housing counselor can help with budgeting and establishing savings programs, as well as with evaluating a person's readiness for buying a home and addressing barriers to homeownership such as poor credit history.

If you think buying a home is the best options for you or would like more information on whether this is a reasonable option, it is strongly recommended you contact a housing counselor.

To find a housing counselor in your area, see Appendix 2, call **(800) 569 4287**, or visit HUD's website at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm

Predatory Lending

Every potential homebuyer should be familiar with predatory lending practices to avoid being trapped in an undesirable loan. Predatory lending is lending that is much more expensive than justified by the risk associated with the loan. Characteristics include excessive fees, high interest rates, and terms that do not have any benefit to the borrower, but rather trap the borrower in a cycle of debt. Predatory lending is illegal in North Carolina. For more information contact: The Center for Responsible Lending at (919) 313 8500 or at www.responsiblelending.org.

Homebuyer Assistance Programs

There are programs designed to help make buying a home easier, although all programs have minimum income requirements to qualify for a home mortgage. You must also have a certain amount of savings (usually at least \$1,000) to help cover initial fees. Lenders also generally require at least 12 months of clean credit history, which means in part that you have paid your rent and other bills on time and do not have any outstanding judgments.

North Carolina Housing Finance Agency

The North Carolina Housing Finance Agency (NCHFA) offers a variety of homebuyer assistance programs for first-time homebuyers. If you meet NCHFA's income requirements, which vary by county and are based on family size, you may be eligible for:

- ❖ A below market interest rate mortgage
- ❖ Down payment assistance up to 5% of the mortgaged amount
- ❖ A mortgage credit certificate

For more information on these programs, contact a housing counselor, or the NCHFA at (919) 877 5700 or www.nchfa.com.

Section 8 Homeownership

HUD regulations now permit Section 8 tenant-based vouchers to be used to help purchase a home. Public Housing Authorities administering Section 8 programs have the option of participating in the homeownership program, but HUD does not mandate it. As of 2015, in North Carolina there are 42 PHAs participating in the program, although not all are active in assisting tenants to purchase a home.

To participate in the homeownership voucher program, you must be a current participant in the Section 8 tenant-based voucher program. Ask your local PHA for any additional eligibility requirements. Most require you to have been a renter for several years with a demonstrated ability to pay rent regularly. Generally, the family must also attend and satisfactorily complete a housing counseling program.

The PHA uses the same voucher payment schedule as the tenant-based rental vouchers to determine the amount of the mortgage subsidy offered. This homeownership assistance has a limit of 10-15 years, however, there is no time limit for receiving assistance under this program for an elderly household or a household headed by a person with a disability.

Note: If a PHA does not regularly offer the homeownership option, a person with a disability may be able to request a reasonable accommodation if no appropriate rental unit is available.

For a complete listing of participating PHAs see Appendix 1 or go to www.hud.gov/offices/pih/programs/hcv/homeownership.

Habitat for Humanity

Habitat for Humanity is a private non-profit organization with over 80 affiliates in North Carolina. Habitat's goal is to provide homeownership for low-income families and individuals. Individuals are eligible to purchase a home by assisting, with family and friends, in building their own home and the homes of other Habitat families as part of their "sweat equity" agreement. Selection for the program is based on the applicant's need for housing, ability to pay, and willingness to partner. The application process takes three to six months, and the sweat equity requirements take three to nine months. From the date of orientation to the time of house closing, the process generally takes one year.

For more information on Habitat for Humanity and to find a local affiliate, visit their website at www.habitat.org/local or call (800) 422 4828.

USDA Single Family Housing Section 502 Direct Loans

USDA Rural Development's Section 502 Direct Loan Program provides a path to homeownership for low and very-low-income families living in rural areas. These loans target borrowers with low incomes, sometimes below 50 percent of area median income, and offer repayment terms longer than 30 years.

To learn more about Section 502 Mortgages and to find a USDA Rural Development office near you, visit www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans/nc or call (919) 873 2000

Neighborhood Assistance Corporation of America (NACA)

NACA is a national non-profit community advocacy and homeownership organization with offices in Raleigh and Charlotte. NACA's primary goal is to build strong, healthy neighborhoods in urban and rural areas through affordable homeownership. NACA offers an affordable mortgage program for low and moderate-income people, property renovation assistance, and counseling and assistance for people facing foreclosure.

For more information, visit their website at www.naca.com or call (888) 302 NACA

Homeowners Home Repair and Rehabilitation

Generally, these programs are for homeowners who may need repairs to ensure that their home is structurally sound with working heating, plumbing, electrical and roofing. Some programs, however, will assist renters with disabilities who need modifications to make their unit accessible. In addition to the programs below, some chapters of Habitat for Humanity also offer repair assistance.

Single-Family Rehabilitation Program

If your home needs major repairs and your income is below 80 percent of the area median income, you may be able to get help from a local organization in your community through the Single-Family Rehabilitation Program. The North Carolina Housing Finance Agency makes funds available to local agencies for the rehabilitation of single-family homes owned and occupied by people with low-incomes who are elderly or who have disabilities. If you qualify, you could receive funds in the form of an interest-free loan that is forgiven over time to pay for the necessary rehabilitation of your home. The local organization providing the loan would contract and supervise the work for you.

Urgent Repair Program

If you need emergency repairs, you are elderly or have special needs, and your income is below 50 percent of the area median income, you may be able to get help through the Urgent Repair Program. The North Carolina Housing Finance Agency provides funds to local agencies to fix problems that threaten your life or safety, such as failing septic systems, dangerous heating systems, or rotten floors. The program can also pay for ramps and other accessibility modifications that enable you to continue living in your home. As a homeowner, you may qualify for an Urgent Repair grant if you are elderly, have a disability, are a single parent, have a household of five or more, or have children with elevated blood lead levels.

To find a local organization in your area that offers these programs, call NCHFA at (919) 877 5700 or visit their website www.nchfa.com and look under resources for homeowners.

Weatherization

The Weatherization Assistance Program helps low-income North Carolinians save energy and reduce their utility bills. The program is administered through the Division of Energy, Mineral & Land Resources in the N.C. Department of Environment and Natural Resources. The mission of the Weatherization Assistance Program is to improve energy efficiency and household safety, and to educate the public about maintaining energy efficiency. The program's focus is on the elderly, people with disabilities, families with children, high energy users, and the energy burdened.

Weatherization assistance is available for single-family homes, apartments, condominiums and mobile homes. You do not have to own your own home to be eligible. Renters must have written permission from their landlord.

For more information, please call (919) 707 9198 or visit portal.ncdenr.org/web/lr/weatherization-assistance

CHAPTER 5: GROUP LIVING

Group Living Options

Group living remains an option for some people with intellectual and developmental disabilities (IDD), even though national and state trends are toward more independent choices. This chapter provides definitions and contact information for the various group living options in North Carolina.

Alternative Family Living

Alternative Family Living (AFL) is a type of supportive housing in which a person with an IDD resides with a family other than their own in order to receive habilitative care. AFLs are operated under the supervision of a provider agency and licensed by the State if more than one adult is living in the same home. The provider is paid from the residents' Supplemental Security Income (SSI) or Social Security Disability Income (SSDI), plus Medicaid or state-funded service dollars. Typically, an AFL will require that the individual have an Innovations Waiver. The major advantages of an AFL are that the person with a disability is incorporated into a family structure, and receives highly individualized supports without the disruption of rotating staff.

For more information on AFLs, contact your LME/MCO. You can also directly contact residential provider agencies in your area to see if they offer this service or check the group home listing at www.ncdmh.net/bedavailability/ or on the Division of Health Service Regulation (DHSR) website at www.dhhs.state.nc.us/dhsr/data/mhllist.pdf. Homes listed with 5600f licenses are AFLs.

Supervised Living

Supervised Living homes are group living situations for people who need more than periodic support, but who do not need 24-hour supervision. Generally, four or five people share a home that is owned by an agency and agency staff provides routine visits and on-call support. Residents rely on each other for assistance, guidance and peer support. Supervised living homes are not required to be licensed and there is no overnight staff. Residents generally pay a flat fee for room and board. There are only a few supervised living homes in operation across the state. Check with your LME/MCO Housing Coordinator, Care Coordinator, or Community Guide to see if there are any in your area.

Group Homes

Group homes are the most common group living option for adults with IDD in North Carolina. Typically there are five or six residents in each home and the home provides 24-hour personal care, as well as habilitation and other supportive services. Group homes are owned and operated by private agencies and are licensed by the N.C. Division of Health Service Regulation (DHSR). Room and board is typically paid for by a combination of a resident's SSI or SSDI and Special Assistance. Each month, the resident receives a personal needs allowance from the group home operator to pay for incidentals. See page 7.3 for information on Special Assistance.

A complete listing of group homes licensed by the State is available on the DHSR website www.dhhs.state.nc.us/dhsr. Select “Licensed Facilities” and then “Mental Health Facility Listing by County.” Look for homes licensed as “Supervised Living DD Adult.” Numbers in parenthesis indicate the maximum number of beds for which the home is licensed. An additional listing can be found at: www.ncdmh.net/bedavailability/.

Intermediate Care Facilities (ICF)

Intermediate Care Facilities are an intensive, regulated residential service funded by Medicaid to serve individuals with intensive medical or behavioral needs who need more than a typical group home offers, but less than a skilled nursing level of care. Some ICFs are large, such as the State Developmental Centers, but most have six beds. In addition to personal care and habilitation, specialized therapies and active treatment must be provided in an ICF. Staff is awake overnight and provides 24 hour supervision. ICFs are licensed by the State and owned/operated by private agencies.

For information and a listing of ICF facilities contact your LME-MCO, visit www2.ncdhhs.gov/dhsr/data/icfmr.pdf or www.ncdmh.net/bedavailability/

Family Care Homes

Family Care Homes are small assisted living facilities with two to six residents, designed primarily to provide residential care for the elderly. Twenty-four-hour personal care services are provided, but these homes are not required to provide habilitation, community participation, or transportation to work/day programs. These facilities are licensed by the N.C. Division of Health Service Regulation (DHSR), but are overseen by local Department of Social Services. Room and board is paid for by SSI or SSDI and Special Assistance.

A complete listing of all Family Care Homes licensed by the State is available on the DHSR website at: www2.ncdhhs.gov/dhsr/acls/faclistings.html or from DHHS at www.ncdmh.net/bedavailability/. Most Departments of Social Services and Agencies on Aging also maintain listings.

Advocacy Note

Adult care homes, assisted living residences and nursing facilities typically do not provide opportunities for community involvement or additional supportive services beyond personal care. The Arc believes that in most instances, these are inappropriate housing options for people with IDD.

Adult Care Homes

Adult Care Homes are facilities with seven or more beds designed primarily to provide residential care for the elderly whose principal need is a home with the shelter or personal care their age requires. Twenty-four-hour personal care services (bathing, dressing, grooming, and medication administration) are provided. These facilities are licensed by the N.C. Division of Health Service Regulation, but are overseen by local Departments of Social Services (DSS). Adult Care Homes are not required to provide habilitation, community participation or transportation to work/day programs. Generally room and board is paid for by SSI or SSDI and Special Assistance.

A complete listing of all Adult Care Homes licensed by the State is available on the DHSR website at: www2.ncdhhs.gov/dhsr/acls/faclistings.html. Most Departments of Social Services and Agencies on Aging also maintain listings.

Assisted Living Residences

Assisted living residences are any group housing and services program for two or more unrelated adults, by whatever name it is called, that makes available, at a minimum, one meal a day, housekeeping services and personal care services. Family Care Homes and Adult Care Homes are examples of assisted living residences.

Nursing Homes

Nursing homes are health service facilities, however named, which have the express or implied purpose of providing nursing or convalescent care for three or more persons. A nursing home provides care for chronic or convalescent patients who need medical and nursing care who, are not sick enough to require general hospital care or special facilities.

A search-able directory of all Nursing Homes licensed by the State is available on the DHSR website at: www2.ncdhhs.gov/dhsr/acls/star/search.asp.

Choosing a Group Home

When you are choosing a group home or other facility for yourself or a family member, a good place to start is with a list of things that are most important to the person with a disability. Use this list as the foundation for your visit and evaluation of different homes.

Visit several homes so a comparison can be made. For the first visit to each, it would be best to have an appointment to meet with staff and be able to ask specific questions. Afterwards, come back for an unannounced visit so you can see how the place looks and functions when a visitor is not expected. Ask questions to ensure you get the information you need. If answers seem unclear, keep asking questions until you get clarity. Use a binder, folder or notebook to organize the information you collect.

In addition, always remember that if you or your relative becomes unhappy with the first home, a transfer to another group home can be arranged.

Group Home Resident's Rights

As a person living in a facility, you have rights.

You have the right to:

- ❖ Be treated with dignity
- ❖ Privacy
- ❖ Humane care
- ❖ Freedom from mental and physical abuse, neglect and exploitation
- ❖ Consult with an attorney or advocate
- ❖ Vote
- ❖ Receive treatment
- ❖ Send and receive unopened mail
- ❖ Receive visitors
- ❖ Worship
- ❖ Go outdoors
- ❖ Use the telephone
- ❖ Keep and spend a reasonable amount of money

Things to Look For

- ❖ Is the overall appearance of the home neat and clean? How does it look? Is it homey and livable or does it have bare walls and few personal items?
- ❖ Does the staff seem focused on encouraging independence or are they “care takers”? Do residents get to make choices (e.g., what to wear, what to eat, what to do for leisure, what time to go to bed)?
- ❖ By what means and how often do the residents get to go out into the community? What transportation is available to residents and are there community resources within walking distance of the home?
- ❖ What is the staff's attitude towards the people for whom they are caring?
- ❖ Do staff treat the residents with respect?
- ❖ Does the residence have good lighting, sprinklers and clearly marked exits?
- ❖ How are medical and other emergencies handled?

See page 8.5 for a detailed listing of questions to ask and things to look for.

Residents' Rights

Disability Rights North Carolina (DRNC) is the federally mandated state protection and advocacy agency. It works to protect the legal rights of people with disabilities through individual and systems advocacy. If you have a concern about your rights, you may contact Disability Rights of North Carolina at the address below.

Disability Rights North Carolina
3724 National Drive, Suite 100
Raleigh, NC 27612
(877) 235 4210 or (919) 856 2195
www.disabilityrightsnc.org

Federal Home and Community Based Service Regulation

In 2014, The Centers for Medicare and Medicaid Services (CMS) published new Home and Community Based Service (HCBS) regulations. The new rules are designed to maximize opportunities for people with disabilities to access the benefits of community living, including day and residential services, in the most integrated setting. The rules apply to all Medicaid HCBS waivers, including the NC Innovations Waiver. North Carolina is in the early stages of implementation of these new rules, and must be in full compliance no later than March 2019.

These new standards communicate evolving thinking about the way people with IDD are supported. They emphasize the importance of community inclusion, individual decision making, the dignity of risk, and self-determination. While only Medicaid waiver funded supports will be required to meet these standards, providers of State funded and other supports are being encouraged to move towards these standards.

The Rule states...

- ❖ The unit or dwelling is occupied under a legally enforceable agreement by the individual receiving services, and the individual has, at the minimum, the same responsibilities and protections from eviction that tenants have under federal, state and local law.
- ❖ Individuals have privacy in their living/sleeping units. Individuals have keys to their own space, and only appropriate staff have copies of their keys.
- ❖ Individuals choose roommates in situations where a unit is shared.
- ❖ Individuals are able to choose furnishing and decorations for their own units, within the limits of the lease or agreement.
- ❖ Individuals have the freedom and support to control their own schedules and activities, and have access to food at any time.
- ❖ Individuals will be able to have visitors of their choosing at any time.
- ❖ The setting is physically accessible to the individual.

***Modifications or limits can be placed on these rules only when outlined and justified in individual Person Centered Plan. Person Centered Planning should include how to support an individual to make progress that will grant them the rights and responsibilities outlined in the rule.*

To learn more about the HCBS rule visit: NC DHHS www.ncdhhs.gov/hcbs/ or The Arc of US www.thearc.org/document.doc?id=4596.

CHAPTER 6: FAIR HOUSING

Fair Housing Act

The Fair Housing Act prohibits discrimination in the sale, rental and financing of housing based on race, color, national origin, religion, sex, familial status, and disability.

The Act and its amendments provide significant protection against discrimination for people with disabilities. More specifically, these federal laws:

- ❖ Prohibit discrimination against persons with disabilities
- ❖ Require housing providers to make reasonable accommodations for persons with disabilities
- ❖ Require housing providers to allow persons with disabilities to make reasonable modifications
- ❖ Require that new multifamily housing be designed and constructed to be accessible to persons with disabilities

Landlords CAN NOT:	Landlords CAN
Ask what your disability is, the nature of your disability, the severity of your disability or how your disability was acquired	Verify that you are qualified for the designated unit
Ask what services are you receiving or if you can live independently	Verify your income
Ask what medication you are taking	Conduct a criminal background check
Discriminate against you because of your appearance	Check your references
Select the type of unit they think you need	

Examples of Housing Discrimination

- ❖ A rental or sales agent tells a person with a disability that an apartment or house has already been rented or sold when it is still available.
- ❖ A mortgage lender offers different terms or conditions to a person with a disability.
- ❖ A housing provider refuses to allow a person with a disability to add a ramp, widen doorways or add grab bars to make their housing more accessible.
- ❖ A rental or sales agent shows a person with a disability housing only in certain neighborhoods or assigns a person to a particular section of a building because of their disability.

How to File a Complaint

If you feel you have been discriminated against, you can file a complaint with the N.C. Human Relations Commission and/or with the U.S. Department of Housing and Urban Development. Legal Aid of North Carolina may also be able to help. Your complaint can be made by mail, by phone or on the Internet. With your complaint, be sure to include:

- ❖ Your name and address
- ❖ The name and address of the person about whom you are complaining
- ❖ The address of the house or apartment where the alleged violation occurred
- ❖ A short description and dates of the alleged violation

N.C. Human Relations Commission

The N.C. Human Relations Commission is responsible for enforcing the North Carolina State Fair Housing Act and is substantially equivalent to the Division of Fair Housing within the U.S. Department of Housing and Urban Development. For questions about your fair housing rights or to file a complaint contact:

N.C. Human Relations Commission

1318 Mail Service Center
Raleigh, NC 27699
(919) 789 5930 or (866) 324 7474
www.doa.nc.gov/hrc/fairhousing.aspx

U.S. Department of Housing and Urban Development (HUD)

The HUD Office of Fair Housing and Equal Opportunity (FHEO) administers and enforces federal laws and establishes policies that make sure everyone has equal access to the housing of their choice. This includes the implementation and enforcement of The Fair Housing Act. To file a complaint contact:

Atlanta Regional Office of FHEO

U.S. Department of Housing and Urban Development
40 Marietta Street, 16th Floor
Atlanta, GA 30303
(800) 440 8091
portal.hud.gov/hudportal/HUD?src=/topics/housing_discrimination

Fair Housing Project

The Fair Housing Project is a project of Legal Aid of North Carolina. The Project provides outreach and education on fair housing issues, as well as legal representation for individuals who have been discriminated against in housing.

Fair Housing Project

Legal Aid of North Carolina
224 South Dawson Street
Raleigh, NC 27601
(919) 856 2564
www.fairhousingnc.org

Reasonable Accommodations

Reasonable accommodations are changes to rules, policies, practices, or services to allow persons with disabilities equal opportunity to use and enjoy a housing unit, including common areas. A tenant or prospective tenant can ask the property owner to make an exception to a rule, policy, practice or service based on the need related to their disability.

What is “Reasonable?”

According to fair housing laws, “reasonable” means that the action requested by the individual with a disability:

- ❖ Does not cause an undue financial burden to the housing provider
- ❖ Does not cause a basic change in the nature of the housing programs available
- ❖ Will not cause harm or damage to others
- ❖ Is technologically possible

Examples of Reasonable Accommodations

- ❖ If an applicant or tenant requires a service animal due to their disability, it is possible to ask for a reasonable accommodation to allow the animal even if the property has a no pet policy.
- ❖ If an applicant has delinquent credit that is linked to their disability, the applicant may be able to receive an accommodation to the property’s standard regulations, especially if the person can demonstrate a change in circumstances, such as participation in supportive services, which will help enable timely rent payments.
- ❖ It also may be possible to ask for a reasonable accommodation if the applicant or tenant has been convicted of a crime due to their disability.
- ❖ Other examples include requesting an assigned parking place, an alternate method of paying rent, and third party notification on all correspondence.

Making a Request

If you or a member of your household needs a reasonable accommodation or modification, submit a request to the property manager or owner. You are not required to disclose the nature of your disability, although you may if you wish. While you can make verbal requests, it is recommended that you make requests in writing, so both you and the property manager have a record of the request. In your written request, be sure to fully describe the required accommodation. See sample letter on page 6.5.

Verification and Documentation

The property manager or owner may require written verification that the requesting tenant has a disability and that the accommodation is necessary to give that tenant equal opportunity to use and enjoy the housing community. Some landlords have a form they will provide to be completed by your doctor. There is also an example letter on page 6.6, if no form is provided.

Provision of Accommodations

The property manager or owner should discuss your request for a reasonable accommodation with you. In most cases, housing management will provide reasonable accommodations promptly, at management's expense. The manager will provide a letter outlining how and when the accommodation will be provided.

Sometimes, the specific accommodation you request may be difficult, time-consuming or expensive to provide, and the property manager may suggest alternate accommodations that may work just as well. If you believe the accommodation you have requested is the only one that will work, be prepared to explain why. Have a back-up plan in mind and be willing to discuss alternatives. If you and the property manager disagree about whether the request is reasonable, the manager should be prepared to explain why. If the property manager determines that they cannot fulfill the request because it poses an undue financial and administrative burden or because it would cause a fundamental alteration in the housing program they should advise you in writing and offer an opportunity for you to make a modified request.

Things to Remember

- ❖ Tenants are responsible for requesting reasonable accommodation as needed.
- ❖ It is very important to use the precise term “reasonable accommodation” when making the request.
- ❖ You are not required to disclose the exact nature of your disability to the housing provider. However, you may share that information if you wish and if you believe it will assist them in providing you with the reasonable accommodation.
- ❖ The request can be made during the application process, during tenancy, or to avoid an eviction.
- ❖ The reasonable accommodation must not cause an unreasonable financial or administrative cost to the property owner.

Resource

The North Carolina Housing Finance Agency publication “Fair Housing for Tenants with Disabilities: Understanding Reasonable Accommodations and Modifications” is an excellent resource. Copies are available on their website at www.nchfa.com/forms/Forms/ReasonableAccommodation.pdf or by calling (919) 877 5700.

Sample Letter from Tenant

Reasonable Accommodation Request

Date

Dear (name of property manager/owner):

I live at the Lakewood Apartments at 1912 North Raleigh Street, Unit B. I (or a member of my household) am a person with a disability.

My only source of income is Social Security Disability Income, which I receive by the 5th of each month. I would like to request the reasonable accommodation of making rent payment each month by the 5th, rather than the 1st of the month without penalty.

Please respond in writing to my request for a reasonable accommodation within a 10 days. I look forward to your response and appreciate your attention to this matter.

Sincerely,

Tenant Name

Sample Letter from Service Provider

Reasonable Accommodation Request

(On letterhead)

Date:

Regarding:

Dear (Property Manager):

I, (name of professional), am a (name of health care field) professional with the following qualifications _____.

I have worked with (name of tenant) since (date). I am familiar with his/her history and disability-related functional limitations. He/she meets the definition of disability under fair housing laws.

To enhance his/her ability to live independently and to fully use and enjoy his/her dwelling, I hereby verify that (name of tenant) requires the reasonable accommodation(s) listed here:

_____.

I am available to answer any questions you may have concerning my recommendation that (name of tenant) have this accommodation.

Sincerely,

Name of Professional

Reasonable Modifications

Reasonable modifications are changes in the physical arrangement of the interior of a housing unit, common spaces, or parking areas to make tasks easier, reduce accidents, support independent living, and allow the person with a disability to have full enjoyment of the premises where they live.

This might include:

- Changes or additions to the structure (e.g., widening doorways or a ramp)
- Installing special equipment (e.g., hand-held showers, grab bars and handrails)
- Adjusting the location of furniture and improving lighting

According to the Fair Housing Act, it is illegal for property owners to refuse to let tenants make reasonable modifications to a house or apartment if the tenant is willing to pay for the changes. The tenant must also restore the apartment or house back to its original condition once they vacate the unit, unless other arrangements are made with the property owner. The request must be considered “reasonable” as defined on page 6.3.

Paying for Modifications

- ❖ If the housing is federally funded (owned or rented) it is the owner’s responsibility to pay for the reasonable modifications.
- ❖ In other types of housing, the tenant is responsible for the cost of the modifications.
- ❖ Agencies such as VR-Independent Living, Area Agencies on Aging, Centers for Independent Living, Urgent Repair Programs and Community Action Agencies may be able to assist with the cost of modifications. See Chapter 7 for contact information.
- ❖ The Innovations Medicaid Waiver can also be used to pay for the purchase, installation, maintenance and repair of some home modifications.

Performing Modifications

- ❖ Often minor changes can be done with the help of family and friends. For example, tacking down rugs, increasing wattage in lamps and moving furniture can make a huge difference in one’s safety.
- ❖ In some communities, volunteer groups and “handyman” programs build home modifications such as ramps and handrails.
- ❖ For more significant changes, professional help is needed. Most professional contractors are not certified specialists in home modification, though they may be quite capable of working with you if you know what you need.

When selecting a contractor or home repair company it is recommended to:

- ❖ Get 3 references on jobs similar to yours
- ❖ Ask to see the contractor’s liability policy
- ❖ Never pay for the entire job in advance
- ❖ Ask for a separation of labor and material in the estimate and bill

Making a Request

If you are requesting permission to make a modification to the premises at your expense, be sure to provide the following with your request:

- ❖ A full description of the intended modification(s)
- ❖ Assurance that required building permits will be obtained
- ❖ Assurance that the modifications will be done in a professional manner
- ❖ An agreement to return the premises to their original state, unless the modification will not interfere with the next tenant's use and enjoyment of the premises
- ❖ An agreement (in some cases) to pay into an interest-bearing escrow account, over a reasonable period, an amount of money not to exceed the cost of the restorations

Verification and Documentation

The verification and documentation requirements and processes are the same for reasonable modifications as for reasonable accommodation. See page 6.3 for details.

Things to Remember

- The property owner must permit, at the expense of the person with a disability, a reasonable modification of the unit that is being occupied by the person.
- The property owner may require the tenant to return the dwelling to its original condition.
- When the tenant is paying for modifications, the tenant is responsible for obtaining any needed building permits, and ensuring that the work is done properly.
- The property owner may ask the tenant to set aside a reasonable amount of money over a period of time in an interest bearing escrow account to pay for the restoration of the unit.

Much of the information in this chapter was adapted from materials provided by the U.S. Office of Civil Rights.

Sample Letter from Tenant

Reasonable Modification Request

Date

Property Name

Address

City, State, Zip Code

Dear Mr. Blank:

My name is (tenant name) and I live at the Hillside apartment at 1510 Bills Road, Apartment C. I (or a member of my household) use a wheelchair. As an accommodation for my disability, I request your permission to install grab bars in the bathroom of my unit, near the toilet and inside the bath stall, at my expense.

I intend to hire Able Carpenters Company to do the installation, which will include wall reinforcement to current state building codes. John Brown at Able Carpenters is willing to discuss this project with you and any concerns you may have. If you wish, I will have the grab bars removed when I vacate my unit.

Please respond in writing to my request for a reasonable modification within ten days. I look forward to your response and appreciate your attention to this matter.

Sincerely,

Tenant Name

CHAPTER 7: OTHER RESOURCES

EMERGENCY RENT AND UTILITY ASSISTANCE

Here are a few suggestions on places that either provide emergency rent and utility assistance, or who provide links to such agencies. For the most part these are generic services available to anyone with a low-income.

Department of Social Services (DSS)

Many local DSS offices provide emergency financial assistance to persons facing eviction, foreclosure or disconnection of utilities. An appointment is often required, so it is recommended to call ahead to schedule and find out what documentation is required. To locate your local office go to www.dhhs.state.nc.us/dss or call (919) 334 1018.

Salvation Army

Assistance programs are conducted by local Salvation Army offices. Assistance for food, utilities, rent, housing and other needs is determined by need and the availability of resources to meet that need. To locate your local office, call (704) 522 4970 or visit their website at www.salvationarmycarolinas.org

The United Way

United Way's 2-1-1 service is available 24 hours a day, 365 days a year to link people to vital services in their community. This service is free and multilingual and helps people find various health and human service resources. Call 2-1-1 or (888) 892 1162 or go to www.nc211.org to search the on-line database.

Community Action Agencies

There are 36 Community Action Agencies across North Carolina, serving all 100 counties. Their purpose is to assist people with low-incomes to overcome obstacles on the road to self-sufficiency. To locate a local agency, call 919-790-5757 or visit their website at www.nccaa.net/member-agencies.aspx

Local Management Entity (LME)/ Managed Care Organization (MCO)

Some LME/MCOs have funds set aside that can be used for emergency rent or utility assistance. Sometimes they are called Independent Living Funds and other times they are specific funds for intellectual and developmental disabilities. See listing on page 7.9 or go to www.ncdhhs.gov/providers/lme-mco-directory

Non-profit organizations

Many communities have local non-profit organizations that assist people with low incomes. Your local DSS or United Way should be able to give you a listing.

Utility Companies

Companies such as Duke Energy have programs to assist those who are having trouble paying their power bills. Contact your local power company to see what options are available to people with disabilities, BEFORE your power is cutoff. In addition to negotiating a payment plan, they may be able to refer customers to other local programs that may be able to help.

Duke Energy	(800) 653 5307
Energy United	(800) 522 3793
Dominion	(866) 366 4357
PSNC Energy	(877) 776-2427

Note: If you are unsuccessful reaching an agreement with your Power Company and feel they are being unfair, you can file a complaint about your power company with The North Carolina Utilities Commission at (866) 380 9816.

Faith-Based Organizations

Faith-based organizations, churches and other places of worship are often also a good source of information and emergency assistance.

First in Families of North Carolina

First In Families (FIF) local Chapters offer support to families and individuals with intellectual and developmental disabilities according to their self-defined needs. Examples of supports include recreational items, home furnishings or modifications, childcare or respite, or repairs to vehicles. FIF local Chapters currently serve 48 of North Carolina's 100 counties. To see if there is a First in Families in your area, call (919) 251 8368 or visit them on the web at www.fifnc.org/programs/local.html.

Special Assistance In-Home Program

Special Assistance is a state/county program that helps older adults and people with disabilities residing in licensed group homes or adult care facilities pay for their care. Each month the participant receives a personal needs allowance and the remainder goes directly to the home for payment of room and board. Traditionally, Special Assistance has only been available to people residing in licensed facilities. However, in 1999 the NC General Assembly passed a special provision authorizing the Special Assistance In-Home Program (SA/IH).

The Special Assistance In-Home Program recognizes that with sufficient income, adequate housing, necessary health and social services, some individuals may remain safely at home rather than move to a group home or other facility. With SA/IH, a monthly payment is sent to eligible participants to pay for services and products necessary for the health, safety and well-being of the individual. This can be food, shelter, clothing and other daily necessities, as well as housekeeping and meal preparation services, and even some home modifications or equipment.

Each county has a limited number of slots. It is largely utilized by the elderly, however, younger people with disabilities are eligible and encouraged to apply if the additional support would allow them to live more independently.

Eligibility

Individuals are potentially eligible if they are 65 or older, or if they are disabled according to social security guidelines and between the ages of 18 and 65. All applicants must also:

- ❖ Need adult care level of care, but desire to live in their own home
- ❖ Be financially eligible for Medicaid
- ❖ Be able to live safely in their own home, with appropriate services

How and Where to Apply?

Interested individuals can apply for the Special Assistance In-Home Program at their county Department of Social Services. If the applicant is not already receiving Medicaid, they must apply for it, and be found eligible. It is recommended to call your local DSS to confirm that they are participating in the program, ask how long the waiting list is, and what documentation is needed. If eligibility criteria are met, a caseworker will visit the applicant's home setting to determine the individual's strengths, needs, and ability to live at home.

Payment Amount

The maximum amount a recipient can receive in aid is set by the General Assembly. For each individual, their payment is calculated based on their income, and their individual needs to live safely in their own home. This payment may change based on the needs of the individual.

For more information about the State/County Special Assistance In-Home program, contact your local Department of Social Services Adult Services Department or the Division of Aging and Adult Services on the web at www.ncdhhs.gov/assistance/senior-services/state-county-special-assistance-in-home

Independent Living Program

The Independent Living (IL) Program of the N.C. Division of Vocational Rehabilitation assists eligible individuals with significant disabilities obtain services that: provide alternative to institutionalization, improve functioning in one's home or community, and help prepare a person for a vocational rehabilitation program. In addition to evaluation, counseling and coordination of resources, typical IL services include:

- ❖ Independent living skills training
- ❖ Home and vehicle modifications
- ❖ Peer counseling and advocacy
- ❖ Rehabilitation engineering
- ❖ Adaptive aids, prosthetics, orthotics
- ❖ Consumer-managed personal assistance services
- ❖ Recreational therapy, leisure activities
- ❖ Communication/environmental control systems

Independent Living Regional Offices

www.ncdhhs.gov/assistance/disability-services/independent-living-for-people-with-disabilities

Albemarle

702 Henson Street
Albemarle, NC 28001
(704) 985 1172

Asheville

8 Barbetta Drive
Asheville, NC 28806
(828) 670 3377

Boone

245 Winklers Creek, Suite A
Boone, NC 28697
(828) 265 5419

Charlotte

5501 Executive Center Drive
Suite 101
Charlotte, NC 28212
(704) 568 8804

Durham

4312 Western Park Place
Durham, NC 27705
(919) 560 6815

Elizabeth City

401 South Griffin St.
Suite 75
Elizabeth City, NC 27909
(252) 338 0175

Fayetteville

155 Eastwood Ave.
Fayetteville, NC 28301
(910) 486 1717

Greensboro

3401-A West Wendover
Greensboro, NC 27407
(336) 852 4523

Greenville

101 Fox Haven Drive
Greenville, NC 27835
(252) 830 3471

Hickory

1261 10th Avenue Lane SE
Hickory, NC 28602
(828) 322 2921

New Bern

2832 Neuse Boulevard
New Bern, NC 28562
(252) 514 4806

Raleigh

4900 Waters Edge Drive
Raleigh, NC 27606
(919) 859 8301

Rocky Mount

Station Square, Suite 163
Rocky Mount, NC 27804
(252) 446 0867

Sylva

100 Bonnie Lane, Suite C
Sylva, NC 28779
(828) 586 3455

Wilmington

3340 Jaeckle Drive, Ste. 210
Wilmington, NC 28403
(910) 251 5810

Winston-Salem

2201 Brewer Road
Winston-Salem, NC 27127
(336) 784 2700

Assistive Technology

Assistive Technology (AT) can make everyday activities easier and increase independence. AT is any type of equipment that helps people with disabilities or older individuals be more independent at home, school, work, leisure time, or in community life. This includes, products designed to assist with hearing, vision, speech communication, learning, mobility, recreation/leisure, transportation and daily living. One example is electronic systems that enable people to control various appliances, lights, phone, and security systems in their room, home, or other surroundings.

North Carolina Assistive Technology Program

The North Carolina Assistive Technology Program (NCATP) is a state and federally funded program that provides assistive technology services statewide to people of all ages and abilities. They offer both free and fee-based services including:

- ❖ **Device Demonstration** - Get hands on experience with equipment
- ❖ **Device Loan** - Borrow a device short term to try it out
- ❖ **Device Reutilization** - Find used equipment on the Technology Exchange Post
- ❖ **Training and Technical Assistance** - Receive assistive technology expertise
- ❖ **Public Awareness** - Get a general overview of AT and NCATP services

NCATP also provides information on potential funding resources for assistive technology. For more information call the main office at (919) 859 8360 or visit their website at www.ncatp.org.

NCATP Centers

Charlotte, 704-566-2899
Elizabeth City, 252-830-8575
Greensboro, 336-297-2180
Greenville, 252-830-8575
Morganton, 828-433-2431
Raleigh, 919-859-8360

Rocky Mount, 252-446-4330
Sanford, 919-775-3439
Sylva, 828-631-9461
Wilmington, 910-251-7078
Winston-Salem, 336-716-8030

Searchable Assistive Technology Websites:

Ability Hub	www.abilityhub.org
Abledata	www.abledata.com
Assistivetech.net	www.assistivetech.net
Closing the Gap	www.closingthegap.com
disAbility Information and Resources	www.makoa.org
Disability Resources.org	www.disabilityresources.org/AT-GENERAL.html

Centers for Independent Living

Centers for Independent Living (CILs) are private, non-profit, consumer controlled, community based organizations providing services by and for persons with all types of disabilities with the goal of maintaining their civil rights, controlling choices in their lives and promoting the freedom to participate fully in their communities. There are seven Centers for Independent Living in North Carolina. Visit www.ncsilc.org/centers for an up to date listing of CILs

Disability Partners

525 Mineral Springs Drive
Sylva, NC 28779
or

108 New Leicester Hwy
Asheville, NC 28806
(828) 298 1977

Disability Rights and Resources

5801 Executive Center Drive, Suite 101
Charlotte, NC 28212
(704) 537 0550

The Adaptables, Inc.

3908 Westpoint Blvd Suite B
Winston Salem, NC 27105
(336) 767 7060

Joy A. Shabazz Center

221 Commerce Place Suite D
Greensboro, NC 27401
(336) 272 0501

Alliance of Disability Advocates

1012 Oberlin Road, Suite 300
Raleigh, NC 27605
(919) 833 1117

Disability Advocates & Resource Center

Eastern North Carolina Center for
Independent Living (ENC-CIL)
702 A Johns Hopkins Dr.
Greenville, NC 27834
(252) 355 6215

disAbility Resource Center

140-A Cinema Drive
Wilmington, NC 28403
(910) 815 6618

Local Chapters of The Arc of North Carolina

Local chapters are another great resource for information!

The Arc of Alamance County

PO Box 1275
Burlington, NC 27216
(336) 570 0276
www.thearcal.org

The Arc of Beaufort County

1534 West 5th Street
Washington, NC 27889
(252) 946 0151

The Arc of Buncombe County

PO Box 1365
Asheville, NC 28802
(828) 253 1255
www.thearcbuncombe.org/

The Arc of Cherokee/Clay

PO Box 156
Murphy, NC 28906
(828) 837 7874
www.arcofccnc.org

The Arc of Craven County

3601 Trent Road, Suite 5
New Bern, NC 28562
(252) 636 3441 Ext. 110
www.arccravennc.org

The Arc of Davidson County

1900 S, Main St
Lexington, NC 27292
(336) 248 2842
www.arcdavidson.org

The Enrichment Center - An Affiliated Chapter of The Arc

1006 South Marshall Street
Winston-Salem, NC 27101
(336) 777 0076 x. 1003
www.enrichmentarc.org

The Arc of Gaston County

200 East Franklin Boulevard
Gastonia, NC 28052
(704) 861 1036
www.gastoncountyarcs.org

The Arc of Greensboro

14-B Oak Branch Drive
Greensboro, NC 27407
(336) 373 1076
www.arcg.org

The Arc of Harnett County

59 Parker's Pointe Drive
Benson, NC 27504
(919) 291 9364
www.thearcofharnettcounty.com

The Arc of Haywood County

407 Welch Street
Waynesville, NC 28786
(828) 452 1980
www.arcofhaywood.org

The Arc of High Point

153 East Bellevue Drive
High Point, NC 27265
(336) 883 0650
www.arcofhp.org

The Arc of Mecklenburg County

3900 Park Road, Suite C
Charlotte, NC 28209
(704) 332 4535
www.arcmeck.org

The Arc of Moore County

PO Box 773
Southern Pines, NC 28388
(910) 692 8272 or (800) 909 9272
www.thearcofmoore.org

The Arc of Person County

PO Box 1182
Roxboro, NC 27573
(336) 599 5924

The Arc of Rockingham County

PO Box 5223
Eden, NC 27289
(336) 552 8576

The Arc of Rowan County

1108 Dorsett Drive
Salisbury, NC 28144
(704) 637 1521
www.thearcrowan.org

The Arc of Stanly County

350 Pee Dee Avenue
Albemarle, NC 28001
(704) 986 1580
www.arcofstanlync.org

The Arc of Surry County

PO Box 724
Mount Airy, NC 27030
(336) 368 5403

The Arc of the Triangle, Inc.

www.arctriangle.org

Durham County Office Location:

3500 Westgate Dr., Suite 402
Durham, NC 27707
(919) 493 8141

Orange County Office Location:

208 North Columbia St., Suite. 100
Chapel Hill, NC 27514
(919) 942 5119

Wake County Office Location:

343 E. Six Forks Rd., Suite 370
Raleigh, NC 27609
(919) 832 2660

The Arc of Union/Cabarrus, Inc.

www.thearcisthere.org

Monroe Office Location:

1653-C Campus Park Drive
Monroe, NC 28112
(704) 261 1550

Cabarrus Office Location:

12 Cabarrus Avenue East
Concord, NC 28025
(704) 788 1616

The Arc of Wayne County

1528 Tommy's Rd
Goldsboro, NC 27534
(919) 221 4483

The Arc of Wilson County

P.O. Box 3943
Wilson, NC 27895
(252) 237 8266
www.thearcofwilson.org

For updated contact information: www.arcnc.org or (800) 662 8706

Local Management Entities/Managed Care Organizations (LME/MCO's)

LME/MCO's are responsible for managing, coordinating, facilitating and monitoring the provision of mental health, developmental disabilities and substance abuse services in the area served. Responsibilities include offering 24/7/365 access to services, developing and overseeing providers, and handling consumer complaints and grievances.

LME/MCO's have **Housing Specialists** on staff to assist persons receiving mental health, developmental disability or substance abuse services in accessing affordable, supportive housing in their communities. Call your local LME/MCO listed below and ask to speak to the Housing Specialist representing your county. Many of them have local housing listings and resources. Updated contact information can be found on the DHHS website www.ncdhhs.gov/providers/lme-mco-directory.

Smoky Mountain Center

44 Bonnie Lane
Sylva, NC 28779
(828) 586 5501
Access/Crisis Line: (800) 849 6127
www.smokymountaincenter.com

Counties Served: *Alexander, Alleghany, Ashe, Avery, Buncombe, Caldwell, Cherokee, Clay, Graham, Haywood, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Watauga, Wilkes, Yancey*

CenterPoint Human Services

4045 University Parkway
Winston-Salem, NC 27106
(336) 714 9100
Access/Crisis Line: (888) 581 9988
www.cphs.org

Counties Served: *Davie, Forsyth, Rockingham, Stokes*

Cardinal Innovations Healthcare Solutions

4855 Milestone Avenue
Kannapolis, NC 28081
(704) 939 7700
Access/Crisis Line: (800) 939 5911
www.cardinalinnovations.org

Counties Served: *Alamance, Cabarrus, Caswell, Chatham, Davidson, Franklin, Granville, Halifax, Mecklenburg, Orange, Person, Rowan, Stanly, Union, Vance and Warren*

Partners Behavioral Health Management

901 South New Hope Road
Gastonia, NC 28054
(704) 884 2501
Access/Crisis Line: (888) 235 4673
www.partnersbhm.org

Counties Served: *Burke, Catawba, Cleveland, Gaston, Iredell, Lincoln, Surry, Yadkin*

Alliance Behavioral Healthcare

4600 Emperor Boulevard
Durham, NC 27703
(919) 651 8401
Access/Crisis Line: (800) 510 9132
www.alliancebhc.org

Counties Served: *Cumberland, Durham, Johnston, Wake*

Sandhills Center

1120 Seven Lakes Drive
West End, NC 27376
(910) 673 9111
Access/Crisis Line: (800) 256 2452
www.sandhillscenter.org

Counties Served: *Anson, Guilford, Harnett, Hoke, Lee, Montgomery, Moore, Randolph, Richmond*

Trillium Health Resources

1708 E. Arlington Blvd.
Greenville, NC 27858-5872
(866) 998 2597
Access/Crisis Line: (877) 685 2415
www.ecbhlme.org

Counties Served: *Brunswick, Carteret, New Hanover, Onslow, Pender, Beaufort, Bertie, Camden, Chowan, Craven, Currituck, Dare, Gates, Hertford, Hyde, Jones, Martin, Northampton, Pamlico, Pasquotank, Perquimans, Pitt, Tyrrell, Washington*

Eastpointe

514 East Main Street
Beulaville, NC 28518
(800) 913 6109
Crisis Line: (800) 913 6109
www.eastpointe.net

Counties Served: *Bladen, Columbus, Duplin, Edgecombe, Green, Lenoir, Nash, Robeson, Sampson, Scotland, Wayne, Wilson*

CHAPTER 8: TOOLS YOU CAN USE

HOUSING WISH LIST

There are many things to think about when you are looking for housing. This worksheet is designed to help you get started.

1. Do you want to live alone or with other people?

- ☐ Alone ☐ With a friend (s) ☐ With a group ☐ Not sure

2. How many bedrooms do you need in your apartment?

- ☐ Studio ☐ One bedroom ☐ Two bedrooms ☐ Not sure

3. What kind of home do you want to live in?

- ☐ House ☐ Apartment ☐ Group home ☐ Not sure

4. Where do you want to live?

- ☐ Somewhere quiet ☐ Somewhere busy ☐ Not sure

5. What is important to you in the location of your new home? Check all that apply.

- ☐ To be close to my family
- ☐ To be close to work or school
- ☐ To be close to shopping
- ☐ To be near a bus stop
- ☐ To be near a park or other recreation
- ☐ To be near my church or other place of worship
- ☐ To be near medical facilities
- ☐ Other, please list

6. What features are important in your new home? Check all that apply.

- ☐ First floor apartment
- ☐ On-site apartment manager
- ☐ Accessible features such as step-less entry, curbless shower or strobe alarm
- ☐ Accepts pets
- ☐ Laundry facility
- ☐ Other, please list

7. What support will you need to live in your own home?

- ☐ Personal care
- ☐ Shopping and meal planning
- ☐ Bills and managing your money
- ☐ Going places in the community
- ☐ Other, please list

8. How much can you afford to spend on housing (rent and utilities)?

A. What is your total monthly income? _____

B. Multiply the amount in line A by .30. This is the maximum amount you can afford to spend on housing. _____

9. How will you pay for your housing (rent and utilities)? Check all that apply.

- ☐ Own money ☐ Help from parents/friends ☐ Rental assistance ☐ Other

10. Do you need help with your housing search?

- ☐ Yes ☐ No

Who can help?

BUDGETWORKSHEET

INCOME (where my money comes from each month)

Paycheck	
Social Security Money	
Financial help from family and friends	
Other (specify)	
Total Income (add up all the numbers)	

EXPENSES (where my money goes each month)

Housing	
Rent or mortgage	
Community/homeowner association fee	
Water and sewer	
Insurance (renters or homeowners)	
Electricity	
Natural Gas/Oil	
Telephone (home and/or mobile)	
Internet and/or Pay TV	
Maintenance	
Other (specify)	
Personal	
Insurance (health, life)	
Medical (including dental and vision)	
Food (groceries)	
Eating out/snacks	
Clothes and shoes	
Entertainment/recreation	
Donations and gifts	
Vacation/travel	
Newspapers/subscriptions/memberships	
Personal items	
Pets/Vets	
Other (specify)	

Transportation	
Public Transportation	
Car repairs and gas	
Car payment and insurance	
Other (specify)	
Savings	
Total Expenses (add up all the numbers)	

MATCHING MY INCOME AND EXPENSES	
Write down your total monthly income	
Write down your total monthly expenses	
Subtract expenses from income and write down the amount here	

Adapted from “*Making the most of your money!*” by The National Endowment for Financial Education and The Arc of the United States.

HOUSING SEARCH RECORD

Use this form is to help you keep track of your search for housing. Each time you call or visit a property, fill in the information below. Be sure to note who you spoke to, if the rent is subsidized and if there is a waiting list.

Date of Search	Name and Address of Property	Contact person	Type of Housing and Number of Bedrooms	Rent Amount	Waiting List	Comments

GROUP HOME CHECKLIST

If you will be visiting multiple group homes, make several copies of this form so you can use one at each place.

Group Home Name: _____

First Impressions

- ☐ Do you like the location?
- ☐ Does it feel/smell like a home or more like an agency or institution?
- ☐ Does the staff address residents by their names and interact with them during your tour?
- ☐ Does the staff just take care of people or does the environment support choices and flexibility?
- ☐ Can you talk with residents about how they like living there and about the staff?

Self-Determination and Personal Choice

- ☐ How does the staff support choices and decisions of the residents?
- ☐ Do residents have choices in their rooms and housemates?
- ☐ Do residents have the choice not to participate in activities?
- ☐ Are residents provided a choice in when and where to eat their meals?
- ☐ Can residents decorate his/her room whatever way they would like?
- ☐ Do residents have choice in how the common areas are decorated?
- ☐ Are residents encouraged to have his/her own checking account?
- ☐ Are residents required to go to bed at a certain time?
- ☐ How does the agency ensure residents are aware of their rights and comfortable reporting violations?

Family Involvement

- ☐ Are visits with the residents encouraged and welcome at any time?
- ☐ Does the home have an area for families to visit and have some privacy?
- ☐ How often does the staff communicate with family members?
- ☐ Do you automatically notify families of incidents or only if they request information?

Living Area and Accommodations

- ☐ How many of the units are occupied?
- ☐ Are the rooms single or double occupancy?
- ☐ Are your homes accessible to people with physical disabilities?
- ☐ What furniture is provided and what can residents bring from home?
- ☐ Are the common areas attractive, comfortable and clean?
- ☐ To what extent can the residents leave personal belongings in the common areas?
- ☐ Are the responsibilities of residents for the upkeep of the home voluntary or assigned?

Health and Safety

- ☐ Does the residence have good lighting, sprinklers and clearly marked exits? Is there an emergency evacuation plan?
- ☐ How are medical emergencies handled?
- ☐ Can people keep their current doctor, dentist, psychologist, etc., if they want to?
- ☐ Is transportation provided for medical appointments?
- ☐ What happens if a resident is ill and unable to attend work or work programs?
- ☐ How safe is the neighborhood? What is the crime rate?
- ☐ Do other people residing in the group home have a history of aggression, theft, violence such as physical and sexual assault?
- ☐ Has your agency had any incidents of abuse, neglect or exploitation within the last 5 years?

Social Relationships and Recreational Activities

- ☐ What types of activities are planned and how often? Who plans the activities?
- ☐ Does your agency support residents to develop friendships in the community?
- ☐ Are friends of the resident encouraged to visit? Is there opportunity for privacy?
- ☐ Do you support the residents to attend religious services of their choosing?
- ☐ What transportation is available to residents? For what activities and how often is it available?
- ☐ Is the group home near a bus route?
- ☐ Are there community resources within walking distance of the home and are residents permitted to walk to them?

Moving In and Finances

- ☐ Is there a waiting list? If so, how long do they estimate it will be for a unit to become available?
- ☐ What is involved with the moving in/out process?
- ☐ Is there a written statement of residents' rights and responsibilities?
- ☐ Is the contract for a specific period of time or month-to-month?
- ☐ When may a contract be terminated and what are the policies for transfers?
- ☐ Does the facility accept Medicaid? Special Assistance for Adults?

Staff

- ☐ What are the hiring procedures and requirements for eligibility?
- ☐ Are criminal background checks, references, and certifications required?
- ☐ Is there a staff training program in place and what does it entail?
- ☐ What is the staff turnover rate? What does the agency do to encourage staff to stay?
- ☐ What is the staff-to-resident ratio during the day? At night? On weekends?
- ☐ Within the last three years has your agency dismissed a staff because of abuse, neglect, exploitation or for risking a person's safety?

Staff and Agency Information: Questions to Ask

- ☐ Describe the mission and vision of your agency?
- ☐ How long has your agency been in existence? Is it in good financial health?
- ☐ Tell me about your quality improvement plan.
- ☐ How do you match housemates?
- ☐ To what degree are you willing to develop and create supports if a person does not 'fit' into your existing services?
- ☐ Would your agency be willing to set up a home to meet the desires of a particular resident?
- ☐ What types of violations have your homes received in the last 3 years? What have you done to address the violations? Be specific.
- ☐ Would you ask 2 or 3 of the persons you currently support for permission to give me their contact information so I may ask them about their experience with your agency?
- ☐ What is your discharge policy? Have you ever initiated discharging someone? If so, what were the circumstances?
- ☐ What is your agency's policy on physical restraints? Restrictive interventions?
- ☐ Medication policy? May I have copies of these policies?
- ☐ How does your agency support cultural differences?
- ☐ Does the facility have a current license displayed?

Complaints and Problem-Solving

- ☐ Is the administrator, or other appropriate staff person, generally available to answer questions or discuss problems?
- ☐ What is the procedure for handling resident or family concerns?
- ☐ Is there an appeals process for dissatisfied residents?
- ☐ Has the facility experienced any complaints or corrective actions?
- ☐ Has the facility ever been sanctioned or fined, or had its Medicare/Medicaid certification suspended?

Your questions and concerns:

Adapted from: *Choosing a Provider, A Guide for People with Disabilities, Their Families and Others* by The Arc of Cumberland County, Inc. and *The Directory of Resources 2007-2008* by Resources for Seniors, Inc. by Resources for Seniors, Inc.

Appendix 1: Public Housing Agencies in North Carolina

This listing is ordered by city. For an updated listing, go to the HUD website at portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts/nc or call (800) 955 2232.

PH= Public Housing
S8= Section 8
HO= Home Ownership

Ahoskie Housing Authority (PH)

(252) 537 0552
200 Pierce Avenue
Ahoskie, NC 27910

Albemarle Dept. of Public Housing (PH/S8)

(704) 984 9580
300 South Bell Avenue
Albemarle, NC 28001

Andrews Housing Authority (PH)

(828) 321 5257
291 Whitaker Lane
Andrews, NC 28901

Four Square Community Action (S8)

(828) 321 4475
PO Box 2290
Andrews, NC 28901

Asheboro Housing Authority (PH/S8/HO)

(336) 629 4146
338 West Wainman Avenue
Asheboro, NC 27203

Asheville Housing Authority (PH/S8/HO)

(828) 258 1222
165 S French Broad Ave.
Asheville, NC 28801

Ayden Housing Authority (PH)

(252) 746 2021
4316 Liberty Street
Ayden, NC 28513

Beaufort Housing Authority (PH)

(252) 728 3226
716 Mulberry Street
Beaufort, NC 28516

Belmont Housing Authority (PH)

(704) 825 9376
51 Flowers Court
Belmont, NC 28012

Benson Housing Authority (PH)

(919) 894 4710
1000 S. Williams Drive, Suite 413
Benson, NC 27504

Bladenboro Housing Authority (PH/S8)

(910) 863 4919
117 Main Street
Bladenboro, NC 28320

Brunswick Co. Housing Authority (S8/HO)

(910) 253 2222
60 Government Center Drive North East
Olivia, NC 28422

Northwestern Reg. Housing Authority (PH/S8/HO)

(828) 264 6683
869 Hwy 105 Extension
Boone, NC 28607

Brevard Housing Authority (PH)

(828) 884 2146
69 West Morgan Street
Brevard, NC 28712

Pender County Housing Department (S8)

(910) 259 1208
805 South Walker Street
Burgaw, NC 28405

Burlington Housing Authority (PH)

(336) 226 8421
133 North Ireland Street
Burlington, NC 27217

Sandhills Community Action Program
(S8/HO)
(910) 947 5675
103 Saunders Street
Carthage, NC 28327

Chapel Hill Department of Housing (PH)
(919) 968 2850
317 Caldwell Street Extension
Chapel Hill, NC 27516

Charlotte Housing Authority (PH/S8/HO)
(704) 336 5183
1301 South Boulevard
Charlotte, NC 28203

Clarkton Housing Authority (PH)
(910) 863 4919
10898 South College Street
Clarkton, NC 28433

Concord Housing Authority (PH/S8/HO)
(704) 788 1139
283 Harold Goodman Circle South West
Concord, NC 28025

Dunn Housing Authority (PH)
(910) 892 5076
817 Stewart Street
Dunn, NC 28334

Durham Housing Authority (PH/S8/HO)
(919) 683 1551
330 East Main Street
Durham, NC 27701

East Spencer Housing Authority (S8/HO)
(704) 637 2284
206 South Long Street
East Spencer, NC 28039

Edenton Housing Authority (PH)
(252) 482 8164
115 Blades Street
Edenton, NC 27932

Economic Improvement Council (S8/HO)
(252) 482 4459
PO Box 549
Edenton, NC 27932

Elizabeth City Housing Authority (PH)
(252) 335 5411
440 Hariot Drive
Elizabeth City, NC 27909

Elizabethtown Housing Authority (PH)
(910) 863 4919
510 Mercer Mill Road
Elizabethtown, NC 28337

Fairmont Housing Authority (PH)
(910) 628 7467
501 McDaniel Street
Fairmont, NC 28340

Farmville Housing Authority (PH)
(252) 753 5347
4284 Anderson Avenue
Farmville, NC 27828

Fayetteville Housing Authority (PH/S8)
(910) 483 3648
1000 Ramsey Street
Fayetteville, NC 28302

Forest City Housing Authority (PH)
(828) 245 1390
147 East Spruce Street
Forest City, NC 28043

Macon Program for Progress (S8/HO)
(828) 524 4471
PO Box 700
Franklin, NC 28734

**Roanoke-Chowan
Regional Housing Authority (PH/S8)**
(252) 537 1051
205 Tinsley Way
Gaston, NC 27832

Gastonia Housing Authority (PH/S8/HO)
(704) 864 6771
340 East Long Avenue
Gastonia, NC 28054

Goldsboro Housing Authority (PH/S8)
(919) 735 5650
700 North Jefferson Avenue
Goldsboro, NC 27530

E. Carolina Regional Housing Authority (PH)
(919) 735 0435
2120 South Slocumb Street
Goldsboro, NC 27533

Graham Housing Authority (PH/S8/HO)
(336) 229 7041
109 East Hill Street
Graham, NC 27253

Greensboro Housing Authority (PH/S8/HO)
(336) 275 8501
450 North Church Street
Greensboro, 27401

Greenville Housing Authority (PH/S8/HO)
(252) 329 4004
1103 Broad Street
Greenville, NC 27834

Hamlet Housing Authority (PH)
(910) 582 3279
1104 Fisher Avenue
Hamlet, NC 28345

Franklin-Vance-Warren Opportunity (S8)
(252) 492 0161
180 Beckford Drive
Henderson, NC 27536

Vance County Housing Authority (PH)
(252) 438 6127
224 Lincoln Street
Henderson, NC 27536

W. Carolina Community Action (S8/HO)
(828) 693 1711
220 King Creek Blvd.
Hendersonville, NC 28792

Hendersonville Housing Authority (PH)
(828) 692 6175
203 North Justice Street
Hendersonville, NC 28739

Hertford Housing Authority (PH)
(252) 426 5663
104 White Street
Hertford, NC 27944

Western Piedmont Council of Governments (S8/HO)
(828) 322 9191
PO Box 9026
Hickory, NC 28601

Hickory Housing Authority (PH/S8/HO)
(828) 328 5373
841 South Center Street
Hickory, NC 28602

High Point Housing Authority (PH/S8/HO)
(336) 887 2661
500 East Russell Avenue
High Point, NC 27260

Orange County Housing Authority (S8)
(919) 245 2490
PO Box 8181
Hillsborough, NC 27278

Hot Springs Housing Authority (PH)
(828) 622 3237
50 Walnut Street
Hot Springs, NC 28743

E. Carolina Human Services (S8/HO)
(910) 347 2151
246 Georgetown Road
Jacksonville NC 28541

Piedmont Triad Regional Council (S8)
(336) 904 0300
1398 Carrollton Crossing Drive
Kernersville, NC 27284

Kings Mountain Housing Authority (PH)
(704) 739 2816
201 McGill Court
Kings Mountain, NC 28086

Kinston Housing Authority (PH/S8/HO)
(252) 523 1195
608 North Queen Street
Kinston, NC 28501

Four County Community Services (S8/HO)
(910) 277 3537
241 North Main Street
Laurinburg, NC 28353

Laurinburg Housing Authority (PH/S8/HO)
(910) 276 2582
1300 Woodlawn Drive
Laurinburg, NC 28352

Lenoir Housing Authority (PH)
(828) 758 5536
431 Vance Street North West
Lenoir, NC 28645

Lexington Housing Authority (PH/S8/HO)
(336) 249 8936
1 Jamaica Drive
Lexington, NC 27292

Harnett County Housing (S8)
(910) 893 7560
303 West Duncan Street
Lillington, NC 27546

Lincolnton Housing Authority (PH/S8)
(704) 735 2221
806 McBee Street
Lincolnton, NC 28092

Lumberton Housing Authority (PH/S8/HO)
(910) 671 8200
900 North Chestnut Street
Lumberton, NC 28358

Robeson County Housing Authority (PH)
(910) 738 4866
100 Oxendine Circle
Lumberton, NC 28360

Madison Housing Authority (PH)
(336) 548 6619
925 Fern Street
Madison, NC 27025

Madison County Housing Authority (PH/S8)
(828) 689 2721
160 Ivy Ridge Circle
Mars Hill, NC 28754

Mars Hill Housing Authority (PH)
(828) 689 4531
28 North Main Street
Mars Hill, NC 28754

Marshall Housing Authority (PH)
(828) 649 2545
630 North Main Street
Marshall, NC 28753

Maxton Housing Authority (PH)
(910) 844 3967
326 Martin Luther King Jr. Drive
Maxton, NC 28364

Monroe Housing Authority (PH/S8)
(704) 289 2514
504 Hough Street
Monroe, NC 28112

Mooresville Housing Authority (PH)
(704) 664 1659
1046 North Main Street
Mooresville, NC 28115

Morganton Housing Authority (PH)
(828) 437 9101
644 1st Street
Morganton, NC 28655

Mount Airy Housing Authority (PH)
(336) 786 8321
302 Virginia Street
Mount Airy, NC 27030

Mount Gilead Housing Authority (PH)
(910) 576 0611
106 West Second Avenue
Mount Gilead, NC 27306

Mount Holly Department of Housing (PH)
(704) 827 9025
635 Noles Dr
Mount Holly, NC 28120

Mount Olive Housing Authority (PH)
(919) 658 6682
108 West Main Street
Mount Olive, NC 28365

Murphy Housing Authority (PH)
(828) 837 6662
80 Beal Circle
Murphy, NC 28906

Twin Rivers Opportunities (S8/HO)
(252) 637 3599
318 Craven Street
New Bern, NC 28563

New Bern Housing Authority (PH)
(252) 633 0800
837 South Front Street
New Bern, NC 28562

Coastal Community Action (S8/HO)
(252) 223 1630
303 McQueen Avenue
Newport, NC 28570

North Wilkesboro Housing Authority (PH)
(336) 667 3203
101 Hickory Street
North Wilkesboro, NC 28659

Oxford Housing Authority (PH)
(919) 693 6936
101 Hillside Drive
Oxford, NC 27565

Pembroke Housing Authority (PH)
(910) 521 9711
606 Lumbee Street
Pembroke, NC 28372

Chatham County Housing Authority (S8/HO)
(919) 542 3742
190 Sanford Road
Pittsboro, NC 27312

Plymouth Housing Authority (PH)
(252) 793 3188
306 West Water Street
Plymouth, NC 27962

Princeville Housing Authority (PH)
(252) 823 3889
51 Pioneer Court
Princeville, NC 27886

Raleigh Housing Authority (PH/S8/HO)
(919) 831 6416
900 Haynes Street
Raleigh, NC 27604

NC Commission of Indian Affairs (S8)
(919) 807 4440
217 West Jones Street
Raleigh, NC 27603

Randleman Housing Authority (PH)
(336) 498 7686
606 South Main Street
Randleman, NC 27317

Reidsville Housing Authority (PH/S8)
(336) 589 6510
924 3rd Avenue
Reidsville, NC 27320

Choanoke Area Development Association (S8/HO)
(252) 539 4155
PO Box 530
Rich Square, NC 27869

Roanoke Rapids Housing Authority (PH)
(252) 537 0552
200 Creekside Court
Roanoke Rapids, NC 27870

Robersonville Housing Authority (PH)
(252) 795 3134
106 North West Railroad Street
Robersonville, NC 27871

Rockingham Housing Authority (PH/S8)
(910) 997 3316
809 Armistead Street
Rockingham, NC 28379

Nash-Edgecombe Economic Devt. (S8)
(252) 442 8081
818 South Franklin Street
Rocky Mount, NC 27803

Rocky Mount Housing Authority (PH/S8/HO)
(252) 977 3141
1006 Aycok Street
Rocky Mount, NC 27803

Roxboro Housing Authority (PH)
(336) 599 8616
500 Mount Bethel Church Road
Roxboro, NC 27573

Isothermal (S8/HO)
(828) 287 2281
PO Box 841
Rutherfordton, NC 28139

Rowan Co. Housing Authority (PH/S8/HO)
(704) 633 8380
310 Long Meadow Drive
Salisbury, NC 28147

Salisbury Housing Authority (PH/S8)
(704) 636 1410
200 South MLK Jr. Avenue
Salisbury, NC 28144

Sanford Housing Authority (PH/S8/HO)
(919) 776 7655
1000 Carthage Street
Sanford, NC 27330

Selma Housing Authority (PH)
(919) 965 3755
711 East Lizzie Street
Selma, NC 27576

Shelby Housing Authority (PH)
(704) 484 6830
801 Logan Street
Shelby, NC 28150

Smithfield Housing Authority (PH)
(919) 934 9491
801 South 5th Street
Smithfield, NC 27577

Johnston County Housing (S8)
(919) 989 5070
107 Johnston Street
Smithfield, NC 27577

Greene County Public Housing Agency (S8)
(252) 747 8245
PO Box 65
Snow Hill, NC 28580

Southern Pines Housing Authority (PH)
(910) 692 2042
801 South Mechanic Street
Southern Pines, NC 28387

Spruce Pine Housing Authority (PH)
(828) 765 9182
11 Fairground Street
Spruce Pine, NC 28777

Star Housing Authority (PH)
(910) 576 0611
233 Center Street
Star, NC 27356

Statesville Housing Authority (PH/S8/HO)
(704) 872 9811
110 West Allison Street
Statesville, NC 28677

Jackson County Public Housing Agency (S8)
(828) 631 2292
111 Central Street
Sylva, NC 28779

Tarboro Housing Authority (PH)
(252) 823 6339
947 Simmons Street
Tarboro, NC 27886

Thomasville Housing Authority (PH/S8)
(336) 475 6137
201 James Avenue
Thomasville, NC 27360

Troy Housing Authority (PH/S8)
(910) 576 0611
408 South Main Street
Troy, NC 27371

Valdese Housing Authority (PH)
(828) 874 0098
1402 Lydia Avenue North West
Valdese, NC 28690

Wadesboro Housing Authority (PH/S8)
(704) 694 4852
200 West Short Plaza
Wadesboro, NC 28170

Washington Housing Authority (PH/S8/HO)
(252) 946 0061
809 Pennsylvania Avenue
Washington, NC 27889

Waynesville Housing Authority (PH)
(828) 456 6377
48 Chestnut Park Drive
Waynesville, NC 28786

Columbus County Housing Authority (S8)
(919) 640 6618
50b Legion Drive
Whiteville, NC 28472

Whiteville Housing Authority (PH)
(910) 642 4979
504 West Burkhead Street
Whiteville, NC 28472

Williamston Housing Authority (PH/S8)
(252) 792 7571
504 East Main Street
Williamston, NC 27892

Wilmington Housing Authority (PH/S8/HO)
(910) 341 7700
1524 South 16th Street
Wilmington, NC 28402

Wilson Housing Authority (PH/S8/HO)
(252) 291 2245
301 East Nash Street
Wilson, NC 27893

Winston Salem Housing Authority (PH/S8/HO)
(336) 727 8500
500 West Fourth Street, Suite 300
Winston-Salem, NC 27101

Caswell County Housing (S8)
(336) 694 9318
PO Box 577
Yanceyville, NC 27379

Wake County Housing Authority (PH/S8/HO)
(919) 269 6404
100 Shannon Drive
Zebulon, NC 2759

Appendix 2: Housing Counseling Agencies in North Carolina

This list is ordered by city. For an updated listing, go to the HUD website at:
www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or call 800-955-2232

White Oak Foundation
(919) 362 6768
1621 White Oak Church Road
Apex, NC 27523
www.whiteoakfoundationnc.org

CCCS of Greater Greensboro
(336) 373 8882 or (888) 755 2227
513C White Oak Street
Asheboro, NC 27203
www.familyservice-piedmont.org

OnTrack Financial Education Counseling
(828) 255 5166 or (800) 737 5485
50 South French Broad Ave Suite 227
Asheville, NC 28801
www.ontrackwnc.org

Pisgah Legal Services
(828) 253 0406 or (800) 489 6144
62 A Charlotte Street
Asheville, NC 28801
www.pisgahlegal.org

Brunswick Housing Opportunities
(910) 253 0699
3470 Old Ocean Hwy
Bolivia, NC 28422
www.bho2020.org

Northwestern Regional Housing Authority
(828) 264 6683 or (855) 268 5422
869 Hwy 105 Extension, Suite 8
Boone, NC 28607
www.nwrha.com

CCCS of Greensboro
(336) 373 8882 or (888) 755 2227
236 N. Mebane St.
Burlington, NC 27217
www.familyservice-piedmont.org

Empowerment Incorporated
(919) 967 8779
109 North Graham Street Suite 200
Chapel Hill, NC 27516
www.empowermentinc-nc.org

Alliance Credit Counseling
(704) 943 2044 or (866) 303 3328
15720 Brixham Hill Ave Suite 575
Charlotte, NC 28277
www.knowdebt.org

Charlotte Mecklenburg Housing Partnership
(704) 342 0933
4601 Charlotte Park Drive Suite 350
Charlotte, North Carolina 28217
www.cmhp.org/

Clearpoint Credit Counseling Solutions
(877) 877 1995
8604 Cliff Cameron Drive Suite 154
Charlotte, NC 28269
www.clearpointccs.org

Community Link
(800) 977 1969
601 East 5th Street Suite 220
Charlotte, NC 28202
www.communitylinknc.org

Gracemar Services
(704) 909 6041
2201 Caronia Street
Charlotte, NC 28208
www.gracemar.org

Legal Services of Southern Piedmont
(704) 376 1600 or (800) 438 1254
1431 Elizabeth Avenue
Charlotte, NC 28204
www.lssp.org

Neighborhood Assistance Corp. of America
(888) 404 6222
5855 Executive Center Drive Floor 4
Charlotte, NC 28212
www.naca.com

Sampson County Community Development Corp.
(910) 594 1277
9936 Hobbton Highway
Clinton, NC 28328

Durham Reg. Community Development Group
(919) 688 3381
2634 Durham Chapel Hill Blvd Suite 212
Durham, NC 27707
www.drfccenter.org/wordpress/

Housing Authority of the City of Durham
(919) 683 8596
330 East Main St
Durham, NC 27701
www.durhamhousingauthority.org

Reinvestment Partners.org
(919) 667 1000
110 East Geer Street
Durham, NC 27701
www.reinvestmentpartners.org

Elizabeth City State U. Community Development
(252) 335 3702
1704 Weeksville Road
Elizabeth City, NC 27909

River City Community Development Corp.
(252) 331 2925
501 East Main Street
Elizabeth City, NC 27909

Action Pathways
(910) 485 6131
PO Box 2009
Fayetteville, NC 28302
www.actionpathways.ngo/

Foothills Credit Counseling
(828) 286 7062 or (800) 567 7062
709 West Main Street Suite A
Forest City, NC 28043
www.fhccinc.org

CCCS of Gaston County
(704) 862 0702 or (888) 213 8853
214 East Franklin Blvd.
Gastonia, NC 28052

CCCS of Greater Greensboro
(336) 373 8882 or (888) 755 2227
315 E Washington Street
Greensboro, NC 27401
www.familyservice-piedmont.org

Clearpoint Credit Counseling Solutions
(877) 877 1995
5509B West Friendly Ave Suite 104
Greensboro, NC 27410
www.clearpointccs.org

Greensboro Housing Coalition
(336) 691 9521
122 North Elm Street Suite M4
Greensboro, NC 27401
www.greensborohousingcoalition.com

Housing Authority of the City of Greensboro
(336) 303 3059
450 North Church St
Greensboro, NC 27401
www.gha-nc.org

Greenville Housing Development Corp.
(252) 329 4123
1103 Broad Street
Greenville, NC 27834
www.ghanc.net

Franklin-Vance-Warren Opportunity
(252) 492 0161 or (800) 682 1163
180 South Beckford Drive
Henderson, NC 27536
www.fvwopp.com

CCCS of Catawba Valley
(828) 322 716
17 US Highway 70 South East
Hickory, NC 28602
www.fgcservices.com

Western Piedmont Council of Governments
(828) 322 9191
1880 2nd Avenue North West
Hickory, NC 28601
www.wpcog.org

CCCS of Greater Greensboro
(336) 889 6108 or (888) 755 2227
1401 Long Street
High Point, NC 27262
www.familyservice-piedmont.org

Housing Authority of the City of High Point
(336) 887 2661
500 East Russell Ave
High Point, NC 27260
www.hpha.net

Centre for Home Ownership
(919) 241 4718
105 West Corbin Street, Suite 103
Hillsborough, NC 27278
www.homeownershipcentre-ed.org

Prosperity Unlimited

(704) 933 7405
1660 Garnet Street
Kannapolis, NC 28083
www.prosperitycdc.org

CCCS of Forsyth County

(336) 837 0648
431 Bodenhamer Street
Kernersville, NC 27284

Action Pathways

(252) 522 8004 or (866) 522 6792
327 North Queen Street, Suite 107
Kinston, NC 28501

CCCS of Greater Greensboro

(336) 373 8882 or (888) 755 2227
1303 Greensboro Street Extension
Lexington, NC 27295
www.familyservice-piedmont.org

Davidson County Community Action Inc

(336) 249 0234
15 East Second Avenue
Lexington, NC 27292

Lexington Housing Community Dev. Corp.

(336) 236 1675
21 West 2nd Street
Lexington, NC 27292
www.lexingtoncdc.com

CCCS of Forsyth County

(336) 896 1191 or (888) 474 8015
773 Sanford Avenue
Mocksville, NC 27028

Monroe-Union County Community Dev. Corp.

(704) 283 8804
349 East Franklin Street
Monroe, NC 28112
www.muccdc.com

Community Housing Development Corp

(704) 799 7641
181 North Main Street Suite 211
Mooresville, NC 28115
www.cfcfdc.org

Safeguard Credit Counseling

(800) 673 6993
132 Joe Knox Avenue Suite 104
Mooresville, NC 28117
www.safeguardcredit.org

CCCS of Catawba Valley

(828) 438 3880
720 East Union Street
Morganton, NC 28655
www.fgcscservices.com

Twin Rivers Opportunities

(252) 638 8291
318 Craven Street
New Bern, NC 28560
www.twinrivershousing.com

Robeson Co. Community Dev. Corporation

(910) 775 9550
205 West Third Street
Pembroke, NC 28372

Blue Springs- Hoke County CDC

(910) 904 0312
114 North Main Street, Suite C
Raeford, NC 28376
www.bluespringscdc.org

CCCS, A Division of Triangle Family Services

(919) 821 0790 or (800) 283 6904
3937 Western Blvd
Raleigh, NC 27606
www.tfsnc.org

Clearpoint Credit Counseling Solutions

(877) 877 1995
6070 Six Forks Road Suite D
Raleigh, NC 27609
www.clearpointccs.org

Consumer Education Services

(866) 635 6414
3700 Barrett Drive
Raleigh, NC 27609
www.cesisolutions.org

DHIC

(919) 832 4345
450 East Davie Street
Raleigh, NC 276012078
www.dhic.org

Neighborhood Assistance Corporation of America

(919) 855 8484
3109 Poplarwood Court Suite 110
Raleigh, NC 27604
www.naca.com

Navicore Solutions

(919) 233 9044 or (866) 472 4557
4917 Waters Edge Drive Suite 240
Raleigh, NC 27606
www.navicoresolutions.org

NC Housing Finance Agency

(919) 877 5688
3508 Bush Street
Raleigh, NC 27609
www.nchfa.com

Raleigh Area Development Authority

(919) 208 2381
4030 Wake Forest Road Suite 205
Raleigh, NC 27609
www.rada-nc.org

Resources for Seniors

(919) 586 1973
1110 Navaho Drive, Fourth Floor
Raleigh, NC 27609
www.resourcesforseniors.com

Telamon Corporation

(919) 899 9911 or (919) 899 9911
5560 Munford Road Suite 201
Raleigh, NC 27612
www.telamon.org/north-carolina-housing.aspx

CCCS of Greensboro

(336) 373 8882 or (888) 755 2227
525 NC 65
Reidsville, NC 27320
www.familyservice-piedmont.org

Choanoke Area Development Association

(252) 539 4155 or (800) 774 4155
120 Sessoms Drive
Rich Square, NC 27869
www.nc-cada.org

Sandhills Community Action Program

(910) 410 0207
302 Leak Street
Rockingham, NC 28379

Housing Authority of the City of Rocky Mount

(252) 977 3141
1065 Pinehurst Drive
Rocky Mount, NC 27801
www.rm-ha.org

Rocky Mount /Edgecombe CDC

(252) 442 5178
148 South Washington Street, Suite 103
Rocky Mount, NC 27801

Salisbury Community Development Corporation

(704) 638 5383
1400 West Bank Street
Salisbury, NC 28144
www.salisburycdc.org

Brick Capital CDC

(919) 775 2300
900 South Vance Street
Sanford, NC 27330
www.bc-cdc.org

Cleveland County CDC

(704) 480 7701
823 West Warren Street
Shelby, NC 28150
www.clevelandcountycdc.org

Johnston-Lee-Harnett Community Action

(919) 934 2145
PO Box 711
Smithfield, NC 27577
www.jlhcommunityaction.org

Kingdom Community Development Corporation

(910) 484 2722
129 North Main Street
Spring Lake, NC 28390
www.kingdomcdc.org

Statesville Housing Authority

(704) 761 4759
110 West Allison St
Statesville, NC 28677
www.statesvillehousing.org

Sandhills Community Action Program

(910) 975 9536
217 South Main Street Suite B
Troy, NC 27371

Olive Hill Community Economic Development Corp.

(828) 522 4051
309 Colombo Street, South West, Suite 101
Valdese, NC 28690
www.ohcedc.org

Sandhills Community Action Program

(704) 994 2306
126 Wade Street
Wadesboro, NC 28170

Mideast Commission Area Agency on Aging
(252) 974 1835
1385 John Small Avenue
Washington, NC 27889
www.mecaaa.org

Washington Housing Nonprofit
(252) 946 0061
809 Pennsylvania Avenue
Washington, NC 27889
www.whamerha.com/

Mountain Projects
(828) 452 1447
2251 Old Balsam Road
Waynesville, NC 28786
www.mountainprojects.org

Amez Housing CDC
(910) 815 3826
619 Nixon Street
Wilmington, NC 28401

Cape Fear Regional CDC
(910) 762 7555
500 Compton Street
Wilmington, NC 28401
www.cfrcdc.org

Wilson Community Improvement Association
(252) 243 4855
504 East Green Street
Wilson, NC 27893

CCCS of Forsyth County
(336) 896 1191
8064 North Point Boulevard, Suite 204
Winston Salem, NC 27106
www.financialpaths.org

APPENDIX 3: GLOSSARY OF HOUSING TERMS

Accessibility - The degree to which a house can be approached, entered and made livable for as many people as possible.

Adult Care Home - A large assisted living facility designed primarily to serve persons who are elderly. 24-hour personal care services (bathing, dressing, grooming, and medication administration) are provided, but the home is not required to provide any other supportive services.

Affordable Housing - Housing for which the occupant is paying no more than 30 percent of gross income for total housing costs, including rent, mortgage payments, condominium fees, utilities, taxes, and insurance, as applicable for rental or owned housing units.

Alternative Family Living (AFL) - A type of supportive housing where a person with an intellectual or developmental disability resides with a family other than their own in order to receive habilitative care.

Annual Gross Income - The total income received by members of a household. This includes all net income anticipated in a 12-month period.

Below-Market Interest Rate Mortgages - A mortgage that has a reduced interest rate, which can subsequently increase one's purchasing power.

Budget - Summary of estimated income and expenses.

Closing - A formal meeting where homeownership is transferred from the seller to the buyer. Also known as a settlement, the meeting is typically attended by the buyer(s), the seller(s), their attorneys if they have them, both real estate agents, a representative of the lender, and the closing agent.

Closing Costs - The upfront expenses that must be paid at the time of purchase (over and above the price of the property). These "closing costs" generally include a loan origination fee, attorney's fee, taxes, an amount placed in escrow, and charges for obtaining title insurance and a survey

Condominium - A residential unit that is individually owned, while the facilities and common areas (the surrounding land, the hallways, and elevators, and any recreational facilities) are owned collectively by the owners of each unit.

Credit Counselor - A person who is trained to give advice about how to manage one's money. The counselor may either work for a lender or for an independent credit-counseling agency.

Credit Report - A record of one's debts and payments compiled by credit bureaus. Credit bureaus gather this information from credit card companies, banks, department stores, and other firms. It shows an individual's history as a bill payer, as well as how much money the person owes.

DDA Group Homes - These group homes for adults with developmental disabilities (DAA) provide 24-hour personal care and habilitation. Room and board are paid for by a combination of the individual's Social Security income and Special Assistance. There are typically 5-6 residents living in each home.

Disabled Family or Household - For the purposes of most subsidized housing programs, a disabled family/household can be: two or more related people with disabilities, a family where the head of household has a disability, one or more people with disabilities with a live-in aide, or two or more unrelated persons with disabilities living together.

Disabled Individual - Most housing programs use this terminology to refer to a person with a physical, mental, intellectual, developmental, or emotional disability that is expected to be of indefinite duration, that substantially impedes his or her ability to live independently, and that is of such a nature that the ability could be improved by suitable housing conditions.

Down Payment - The portion of the purchase price that the buyer pays in cash and does not finance with a mortgage.

Fair Housing Act - Federal law that prohibits housing discrimination based on race, color, national origin, religion, sex, familial status, or disability.

Fair Market Rent (FMR) - Fair Market Rents are gross rent estimates set each year by HUD for rental units around the country. FMRs include shelter rent and utility costs and are calculated based on a percentage of the cost of standard quality rental housing units in each area.

Family Care Homes - A small assisted living facility with up to six beds designed primarily to serve persons who are elderly. 24-hour personal care services (bathing, dressing, grooming, and medication administration) are provided, but the home is not required to provide any other supportive services.

Foreclosure - Legal action taken by a lender if a borrower fails to pay monthly mortgage payments on time. The bank or lender takes back the property and sells it to try to recover the money it loaned.

HUD - See the U.S. Department of Housing and Urban Development.

Household - All the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household.

Housing Choice Vouchers - See Section 8.

Housing Counselor - A person who is trained to assist prospective homebuyers throughout the purchase process.

Independent Living - People live in their own home or apartment, rented or owned, with or without a roommate. Supports and services are individualized and provided in the individual's own home. Support often includes assistance with budgeting, shopping, household maintenance and health/safety monitoring.

Intermediate Care Facility for the Intellectually and Developmentally Disabled (ICF/IDD) - An intensive, regulated residential service funded by Medicaid to serve individuals with intensive medical or behavioral needs who need more than a typical group home offers, but less than skilled nursing level of care.

Key Program Assistance - The Key Program is a pilot state-funded rental assistance program for persons living in certain Low-Income Housing Tax Credit targeted units. Qualified recipients are adults with long-term disabilities who are receiving income based upon their disability (SSI, SSDI, etc.), and whose total household income does not exceed 30 percent of the area median income.

Live-In Aide - A person who lives with someone with a disability to provide needed supportive services. Generally, the aide cannot be someone who would otherwise be living in the unit or be obligated for the support of the person.

Low-Income Households - Households whose incomes do not exceed 80 percent of the median income for the area as determined by HUD. See also Median Income.

Low-Income Housing Tax Credit (LIHTC) - An IRS program used to fund the construction of new rental housing and the acquisition and rehabilitation of existing rental housing for households with low incomes. It is the single largest development engine for affordable rental housing, creating over 2000 units in North Carolina each year. As of 2004, all developers using LIHTC have to set aside 10 percent of the units in the development for extremely low-income persons with disabilities.

Median Income - That income level at which an equal number of families/households have incomes above the level as below. The median income is based on a distribution of the incomes of all families/households including those with no income.

Moderate-Income Households - Households whose incomes are between 81 and 95 percent of the median income for the area. See also Median Income.

Mortgage - A loan obtained to purchase real estate. The "mortgage" itself is a lien (a legal claim) on the home or property that secures the promise to pay the debt. All mortgages have two common features: principal and interest.

NCHFA (North Carolina Housing Finance Agency) - A quasi-governmental agency that administers certain federal housing funds, the North Carolina Housing Trust Fund, mortgage bond programs, and both federal and state tax credit projects.

NIMBY (Not In My Back Yard) - The opposition that many affordable housing projects face when selecting a site for a development. This energy intensifies if the persons to live in the development have any disability, special needs, or criminal history.

Nontraditional Credit History - Documentation of monthly payments to previous property owners or managers; utility companies or to insurance companies for medical or life insurance. These payments will not appear on a credit report, but canceled checks, receipts, and reference letters from creditors will provide proof that payments were made.

PHA - See Public Housing Authority.

Payment Standard - The amount, as determined by the PHA, to be generally needed to rent a moderately priced dwelling in the local housing market. The PHA uses the payment standard to calculate the amount of housing assistance a family will receive.

Portability - The ability to transfer a Section 8 tenant-based voucher from one PHA or geographic area to another.

Property-Based Vouchers - These Section 8 housing vouchers provide rental assistance to qualified households living within a designated housing complex. All qualified renters within that complex would pay only 30 percent of their income for housing and utility costs. The voucher would cover the remaining housing expenses.

Public Housing - Housing that is built, operated, and owned by the government and operated by local Public Housing Authorities (PHAs). Public housing generally refers to site based projects, although the size, age, location of the properties can vary. Typically, residents pay 30 percent of their monthly income for rent.

Public Housing Authority (PHA) - Local city or county agency that contracts with HUD to administer Public Housing and/or the Section 8 Housing Program.

Recertification - Annual review of household income, composition and other criteria by the PHA to certify that the household remains eligible to continue receiving Section 8 or other housing assistance.

Rental Assistance - A subsidy covering the difference between Fair Market Rent and 30 percent of an eligible household's income. Section 8 Vouchers are an example of rental assistance.

SSDI - (Social Security Disability Insurance) - Benefits paid to eligible workers, and certain members of their family, who are unable to work because of a disability, but who previously worked long enough and paid Social Security taxes.

SSI - (Supplemental Security Income) - A monthly financial payment to a person with a disability based on financial need.

Second Mortgage - An additional mortgage that has a lien (legal claim) position subordinate to the first mortgage. A second mortgage often represents the difference between the price of the house and first mortgage plus the down payment. When offered through affordable housing programs, this is sometimes referred to as a 'soft second' mortgage.

Section 8 Program - The Section 8 Program, or as it is now called the Housing Choice Program, is a major federal housing program to assist low-income individuals and families afford safe, decent housing. The program is funded by HUD and is usually administered by local housing authorities. Participants generally pay 30 percent of their income for rent and utilities and the Section 8 Program pays the difference in accordance with program guidelines.

Shared Housing - Housing that is occupied by two or more unrelated individuals that has a common space for shared use by the occupants.

Shelter Plus Care - Rental assistance vouchers specifically to assist persons who are homeless and have disabilities to move into permanent housing.

Single-Family Home - A house that usually stands on its own, unattached to another home, and is designed to be occupied by one person or family. In some urban areas, single-family homes share a common wall. Generally, the same person owns the land and house.

Special Assistance In Home - A state/county program that helps older adults or adults with disabilities residing in licensed group homes or adult care facilities pay for their care. Each month, the participant receives a personal needs allowance and the remainder goes to the home for payment of room and board.

Special Needs Housing - Many housing programs still use this term to refer to housing that serves the elderly and persons with disabilities, including mental illness, intellectual and developmental disabilities, physical disabilities, substance abuse, and HIV/AIDS.

Subsidized Housing - Housing that has financial support to make it more affordable to lower-income households. That financial subsidy may come in the form of funds to offset development or pre-development costs, or assistance to pay for rental or operating subsidies.

Substandard Housing - Housing units that lack complete plumbing, kitchen facilities, or has at least five basic maintenance problems, as defined by the U.S. Bureau of Census.

Supervised Living Homes - A type of supportive housing where 4-5 people share a home that is owned or rented by an agency, and agency staff provides routine visits and on-call support. The home is not licensed and generally, there is no overnight staff.

Supportive Housing - Permanent housing that has some supportive services built in. The type of services depends on the needs of the residents and can be either on or off site. Services may be short term, sporadic, or ongoing indefinitely. This type of housing is often subsidized so the tenant pays 30 percent of their income for rent.

Targeted Units - Generally refers to housing units set aside for specific populations (elderly, people who are disabled, homeless etc.) in housing developments funded by Low-Income Housing Tax Credits. The property must maintain a separate waiting list for these units, and give priority to the designated population.

Tenant-Based Vouchers - Section 8 (Housing Choice) housing vouchers that travel with the household. A household with a tenant-based voucher can use that voucher in any qualified rental property with a willing property owner.

Total Tenant Payment - The share of the gross rent that a household pays under the Section 8 Program.

Transitional Housing - Usually thought of as temporary supported housing where individuals or families live for between 6 months and 2 years. During that time, residents generally receive intensive case management services that prepare the household for permanent housing.

U.S. Department of Housing and Urban Development (HUD) - The federal agency which administers the majority of federal housing programs and which develops national housing policy.

USDA Rural Development - A program of the U.S. Department of Agriculture that provides consultations, assistance and funding opportunities for rural communities. Programs include affordable rental housing and homeownership.

Very Low-Income Households - Households whose incomes do not exceed 50 percent of the median family income for the area, as determined by HUD. See also Median Income.

