

A Closer Look at Housing Choices

A Housing Resource
Guide for People
with Developmental
Disabilities



The
Arc
of North Carolina[®]

A Closer Look at Housing Choices

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Guide for People
with Developmental
Disabilities**



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To request a copy of this publication, contact The Arc of North Carolina at **919-782-4632** or 800-662-8706. The document is also available on The Arc's website at www.arcnc.org.

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MESSAGE FROM THE EXECUTIVE DIRECTOR

The Arc of North Carolina is pleased to provide this Housing Resource Guide for your use.

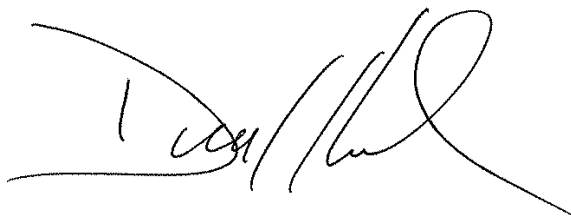
People with developmental disabilities and their families continue to challenge The Arc to change the landscape of housing. This guide is part of our comprehensive strategy of advocacy, service and information designed to assure that the right housing options are available in North Carolina.

The Arc, from its beginning as a volunteer parent organization in the 1950's, to the present, has always seen quality housing options as a critical component of a quality community life for people with developmental disabilities. Today we advocate with policy and lawmakers to assure these options are available and where appropriate, develop new options for people with developmental disabilities.

Our board of directors, made up of family members, people with disabilities and other interested citizens have made it clear that our obligation is to assure quality community housing options are available and accessible for every North Carolinian with a developmental disability. We hope this guide can be a valuable resource for individuals looking for housing as well as for the professionals that support them.

Special thanks to our housing coordinators, Nicole Kiefer and Freda Taylor for their work in compiling and writing this guide.

On behalf of our board and staff, please utilize this guide and share it with others.

A handwritten signature in black ink, appearing to read 'Dave Richard', written in a cursive style.

Dave Richard, Executive Director
The Arc of North Carolina

About this Guide

This housing resource guide is designed to help people with 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. 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, home repair, 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 listing of 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 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 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 I: 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 developmental disabilities 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 developmental disabilities including advocacy, community support, case management, employer of record, supported employment, life 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 over 200 residences that are operated in partnership with local organizations. Of these residences, 211 are group homes with 5-6 residents, and 15 are small, supervised apartment buildings, together serving more than 1300 residents. The Arc continues to develop innovative self-controlled housing options, including 4 scattered-site duplexes and 8 scattered-site condominiums in 2006 and 2007. Through the housing program, The Arc of North Carolina has helped countless individuals with developmental disabilities move from housing that is more restrictive to homes 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 five 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 development of new housing stock.

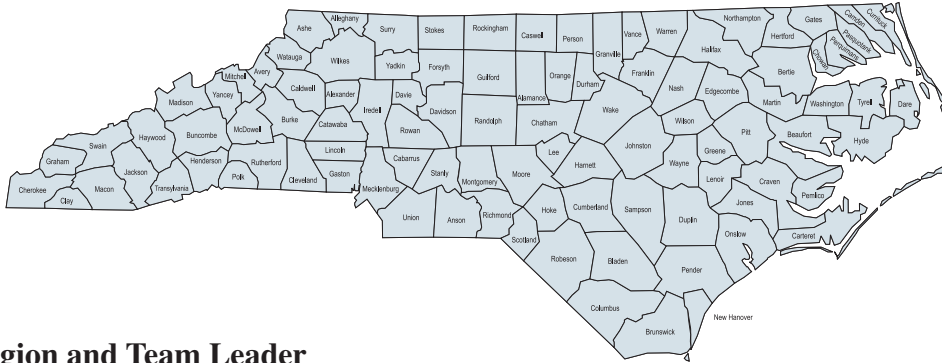
The goals of the Opening Doors Initiative are to:

- ◆ 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 developmental disabilities 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 five regional Housing Resource 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, visit The Arc's website at www.arcnc.org or call 800-662-8706.



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Transylvania, Watauga, Wilkes, Yadkin and
Yancey

Self-Determined 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. It is a growing practice in North Carolina in many fields including employment, supportive services and housing.

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.

People who have housing choices and the right to chose 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

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.

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

FIVE STEPS

1. Think about your housing wants and needs
2. Figure out how much you can afford
3. Conduct 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. This person is sometimes called a housing mentor.

Housing Mentors

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 \$631 each month, then your housing budget is about \$189. 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.

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, many require a deposit. Pet deposits can range anywhere from \$100 to \$300 per pet, and either all or a portion is nonrefundable. There are exceptions for service animals.

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 on-line, 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.

You can also read the classifieds, and explore on-line roommate-matching services, but caution is advised when you are dealing with strangers. Your local chapter of The Arc or your case manager may also be able to help.

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 Housing Specialist, The Arc Housing Coordinators, or your case manager. If you have access to the Internet, there are several on-line search tools that allow you to search by location, price, bedroom size, and other features.



Housing Resources on the Internet

- ◆ **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 “individual housing assistance” 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 locator.”
- ◆ **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. Select “housing” and then “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 “renting” 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 “list of apartment complexes.”

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 conditions of the tenancy before you sign the lease. Your lease or rental agreement may contain a provision that you find unacceptable, for example, restrictions on guests or pets, making changes to your unit, or running a home business.

Some property owners require renters to purchase renters insurance, while others just recommend it. Renters insurance covers all of the tenant's belongings due to 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.

Resource



How to be a Responsible Tenant - For Parents, Consumers, and Advocates of Persons With Mental Retardation and Other Developmental Disabilities

This manual was created by The Arc of Anne Arundel County in Maryland as a tool to enable people with developmental or other related disabilities to understand the process of choosing and renting their own home. It includes explanations of commonly used rental housing terms, worksheets and a tenant game that is fun and educational. The manual can be downloaded from The Arc of North Carolina website housing resource section at www.arcnc.org.

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. Tenants living in subsidized housing are protected under North Carolina landlord-tenant laws, but 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:



Disability Rights North Carolina
919-856-2195 or 877-235-4210
www.disabilityrightsncc.org

Legal Aid of North Carolina
919-856-2564
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. There are three main program components of the Section 8 Program: tenant-based vouchers, project-based rental assistance and homeownership assistance. Tenant-based vouchers are the most common 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 percent of the area median income

Very low-income: households at or below 50 percent of the area median income

Extremely low-income: households at or below 30 percent of the area median income

To qualify for most subsidized housing programs, individuals or families, generally have to fall into one of the above categories.



To find your area’s median income, go to the HUD website at www.hud.gov and enter “income limits” and the year in the search box.

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 to the right for a one-person household in two different North Carolina counties.

	Mecklenburg County	Halifax County
Area Median Income	\$64,300	\$39,300
Low-Income	\$36,050	\$26,950
Very-Low Income	\$22,550	\$16,850
Extremely Low-Income	\$13,500	\$10,100

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 a 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 of the 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 #1

Gross Rent	\$500
Total Tenant Payment	-\$223
Housing Assistance Payment	= \$277

What is a Household?

A household is a loosely defined term that refers to family members and others who live under the same roof. Policies on what constitutes a household vary according to the property owner or management company. Most subsidized housing programs define a disabled household as: 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.

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 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 Public Housing Authority. *A list is provided in Appendix I.* 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 set-aside 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.

Mainstream Vouchers

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 mainstream vouchers are specifically for tenants with disabilities. As with the standard tenant-based vouchers, it is the responsibility of the tenant 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 mainstream 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 mainstream 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 Mainstream Voucher Program.

Additional Voucher Types

Certain Development and Designated Housing Program Vouchers are additional types of Section 8 vouchers that can assist persons with disabilities access housing. Contact your local PHA or visit the HUD website at www.hud.gov for additional information.

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 Mainstream 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 the 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 usually have a certain number of days (usually 60-120 days) to find a suitable unit. The PHA can provide you 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 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 the application procedures are. 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, and 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 The Mental Health Association 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 case manager, LME housing specialist, local housing coordinator, or go to 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 “individual housing assistance” and then “housing by location.”

Targeting and the Key Program

Since 2004, in North Carolina 10 percent of the units in LIHTC developments 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 and to apply for a Section 8 voucher if the waiting list is open. Access to Key Program eligible units is through referral from a local Housing Support Committee (HSC), a collaborative group of service providers who work closely with property managers of local LIHTC developments. The HSC refers 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.



For information about Targeting and the Key Program call the N.C. Department of Health and Human Services at **919-733-4534** or check with your local housing coordinator at The Arc of North Carolina for a listing of eligible properties in your area.

USDA Rural Development Program

The U.S. Department of Agriculture (USDA) Rural Development Section 515 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 complex.
- ◆ **Rental Assistance subsidies** are available to tenants of designated complexes or portions of 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. Select “list of apartment complexes,” and search by town, zip code or property name.

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 afford the costs of home maintenance, property taxes and other costs.

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.**

Ten Steps to Home Ownership

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

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 to **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 loans are loans that are 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 \$7,000 or a second mortgage up to \$20,000
- ◆ A mortgage credit certificate



For more information on these programs, contact NCHFA at **919-877-5700** or visit 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 2008, in North Carolina there are 35 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 term 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. Prospective families also complete an application process that includes an interview, an income and credit screening, a criminal background check, and an employment and rental history check. 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/cd/local or call **800-422-4828**.

Rural Opportunity Mortgage

The Rural Opportunity Mortgage targets people with low incomes living in rural areas. With a Rural Opportunity Mortgage, the U.S. Department of Agriculture (USDA) originates and closes NCHFA mortgages in combination with its own Rural Housing (Section 502) Direct Loans. 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 Rural Opportunity Mortgages and to find a USDA Rural Development office near you, visit www.rurdev.usda.gov/nc/do-list.htm or call **(919) 873-2000**.

Neighborhood Assistance Corporation of America (NACA)

The Neighborhood Assistance Corporation of America (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 nationwide 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**.

Individual Development Accounts

Individual Development Accounts (IDAs) are matched savings accounts to help low-income individuals and families build assets. These matched savings accounts are similar to 401(k) plans, but can serve a broad range of purposes such as buying a first home, paying for post-secondary education, or starting a small business. All IDA program participants are required to enroll in a budget/credit counseling program as a condition to getting the match money. IDA programs are funded by public and private sources and are operated by community-based organizations.



For more information contact The IDA and Asset Building Collaborative of North Carolina at **919-341-6418** or visit **www.ncidacollaborative.org**.

Foreclosure

Foreclosure is when a homeowner does not make the mortgage payments over a period of time, and the lender begins a legal process to take possession of or sell the home to recover money owed on the defaulted loan.

If you are unable to make your mortgage payment, contact a housing counselor at one of the housing counseling agencies listed in *Appendix 2*, and contact your lender to discuss your options. Options are available.

If you are facing foreclosure, call the Homeowner's HOPE Hotline toll free at **888-995-HOPE** (888-995-4673). Counselors will be on hand to provide free assistance to help you avoid foreclosure. More information may be found at **www.ncforeclosurehelp.org**.

CHAPTER 5:

GROUP LIVING

Group Living Options

Group living remains an option for some people with developmental disabilities, 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 a developmental disability resides with a family other than their own another 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 does not receive Special Assistance, but is paid from the residents' Supplemental Security Income (SSI), plus Medicaid or state-funded service dollars. The major advantages of an AFL are that the person with a disability is incorporated into a family structure, and it avoids the disruption of rotating staff.



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

Boarding Homes

Boarding homes are group living situations for people who need more than periodic support but 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. Boarding 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 of this model in operation across the state. Check with your case manager to see if there are any in your area.

Group Homes

Group homes are the most common group living option for adults with developmental disabilities 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 licensed/monitored by the N.C. Division of Health Service Regulation. Room and board is typically paid for by a combination of a resident's Social Security Income and Special Assistance. Each month, the resident receives a personal needs allowance from the operator to pay for incidentals. *See page 7.12 for information on Special Assistance.*



A complete listing of group homes licensed by the State is available on the N.C. Division of Health Service Regulation 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.

Intermediate Care Facilities

Intermediate Care Facilities for the Mentally Retarded (ICF/MR)* 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 ICF/MRs 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/MR. Staff is awake and provides overnight supervision. ICF/MRs are licensed by the State and owned/operated by private agencies.

** Note: The Arc recognizes that this terminology is outdated and may be offensive to some readers, however, this is the official name of the program.*



For information and a listing of ICF-MR facilities contact your case manager, LME, or the Division of Health Service Regulation at www.dhhs.state.nc.us/dhsr.

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, but are overseen by local Department of Social Services. Room and board is paid for by SSI and Special Assistance.



A complete listing of all Family Care Homes licensed by the State is available on the N.C. Division of Health Service Regulation website at www.ncdhhs.gov/dhsr/data/fchlist.pdf. 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 developmental disabilities.

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 and Special Assistance.



A complete listing of all Adult Care Homes licensed by the State is available on the N.C. Division of Health Service Regulation website at www.ncdhhs.gov/dhsr/data/ahlist.pdf. 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 services 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, however, are not sick enough to require general hospital care or special facilities.



A complete listing of all Nursing Homes licensed by the State is available on the N.C. Division of Health Service Regulation website at www.dhhs.state.nc.us/dhsr/data/nhlist_co.pdf.

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 several unannounced visits, so you can see how the place looks and functions when a visitor is not expected. Try to make some of those visits on weekends, to see the level of staffing. 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.

Things to Look For

- ◆ Is the overall appearance of the home neat and clean? How does it look? Homey and livable or austere, with 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 they 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

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

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 DRNC at the address below.



Disability Rights North Carolina

2626 Glenwood Avenue, Suite 550

Raleigh NC 27608

919-856-2195 or 877-235-4210

888-268-5535 TTY

www.disabilityrightsn.org

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 person 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

Landlords CAN NOT:	Landlords CAN:
Ask what is your disability, 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 27699-1318

919-789-5930 or 866-324-7474

www.doa.state.nc.us/hrc/fairhousing.htm



U.S. Department of Housing and Urban Development

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 30303-2806

1-800-669-9777

www.hud.gov/complaints/housediscrim.cfm

Legal Aid of North Carolina

Legal Aid of North Carolina (LANC) is a statewide, nonprofit 501(c)3 law firm that provides free legal services in civil matters to low-income people in order to ensure equal access to justice and to remove legal barriers to economic opportunity. LANC operates in all 100 counties in North Carolina through 24 geographically based offices. *To locate an office near you, contact:*

Legal Aid of North Carolina

224 South Dawson Street

Raleigh, NC 27601

919-856-2564

www.legalaidnc.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 a reasonable accommodation to the property’s standard regulations, especially if the person can demonstrate a change in circumstances, such as participation in supportive services, that 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. *See sample letter on page 6.6.* You should ask your healthcare or service provider to send a signed letter on professional letterhead to the property manager answering the following questions:

- ◆ Does the tenant have a disability as defined by fair housing laws?
- ◆ In the professional opinion of the service provider, does the tenant need the requested accommodation in order to have the same opportunity as a non-disabled person to use and enjoy the housing community?

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 for download on their website at www.nchfa.com/rental/mreasonableaccomd.aspx or by calling 919-877-5700.

SAMPLE

**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.

Our building's rules state a "no pets" policy. Because of my disability, a doctor has prescribed a service animal to assist with my daily living.

I am requesting that you make a reasonable accommodation to the building's rules to permit me to have a service animal in my apartment. My service animal is a golden Labrador retriever. Please respond in writing to my request for a reasonable accommodation within a week. I look forward to your response and appreciate your attention to this matter.

Sincerely,

Tenant Name

SAMPLE

**Sample Letter from Service Provider
Reasonable Accommodation Request**

(On letterhead)

Date:

Regarding:

Dear (Property Manager):

I, (name of professional), am a (name of healthcare 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 CAP/MR DD Medicaid Waiver can also be used to pay for the purchase, installation, maintenance and repair of 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

**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 C&B Incorporation is willing to discuss this project with you, show you the blueprints and discuss 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

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.

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, deferred-forgiven loan, to pay for the necessary rehabilitation of your home. The local organization providing the loan would contract and supervise the work for you.



To find a local organization in your area that offers this program, call NCHFA at **919-877-5700** or visit their website **www.nchfa.com** and look under resources for homeowners.

Urgent Repair Program

If you need emergency repairs and 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, or 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 this program, call NCHFA at **919-877-5700** or visit their website **www.nchfa.com** and look under resources for homeowners.

Weatherization

The North Carolina Weatherization Assistance Program is designed to help low-income citizens save energy and reduce expenses through the installation of energy conservation materials, the implementation of energy efficiency measures in their homes and energy education. Services include things like sealing air leaks around windows and doors; insulating attics, walls, floors, and ducts; and making your heating and cooling systems work as efficiently as possible. Priority is placed on assisting the elderly, individuals with disabilities and families with children.



For more information and to find the nearest service provider, please call the N.C. Office of Economic Opportunity at **919-715-5850** or visit www.ncdhhs.gov/oeo/WAP/weather.htm.

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 **919-733-3055**.

CARE-LINE

State run information and referral line to help citizens receive information and referral on human service agencies in government, nonprofit agencies and support groups. **800-662-7030** (*Voice/Spanish*) or **919-855-4400** (*Local Calls*) or **877-452-2514** or **919-733-4851** (*TTY Dedicated*).

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.salvationarmy south .org/NC.htm.

The United Way

In many areas of the state, 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 94 counties. Their purpose is to assist people with low-incomes to overcome obstacles on the road to self-sufficiency. To locate an agency in your area, call **919-790-5757** or visit their website at www.nccaa.net/agencies.php.

Local Management Entity (LME)

Some LMEs 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 developmental disabilities. See listing on page 7.10 for local contact information or go to www.dhhs.state.nc.us/MHDDSAS/lmedirectory.htm.

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 and Progress 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 800-943-6914

Progress Energy 919-508-5400 or 800-452-2777

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 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 38 of North Carolina's 100 counties. To see if there is a First In Families in your area, visit them on the web at www.fifnc.org/index.html or call **919-251-8368**.

Independent Living Program

The Independent Living (IL) 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

dvr.dhhs.state.nc.us/DVR/IL/ilhome.htm

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 Street
Suite 75
Elizabeth City, NC 27909
252-338-0175

Fayetteville

1200 Fairmont Court
Fayetteville, NC 28304
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

2661 Hwy NC 127 South
Hickory, NC 28602
828-294-0338

New Bern

2832 Neuse Boulevard
252-514-4806
New Bern, NC 28562

Raleigh

436 North Harrington Street
Raleigh, NC 27699
919-715-0543

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
Suite 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 informatoin call the main office at **919-850-2787** or visit their website at **www.ncatp.org**.



NCATP Centers

Charlotte, 704-566-2899

Elizabeth City, 252-338-5507

Greensboro, 336-297-2180

Greenville, 252-830-8575

Morganton, 828-433-2431

Raleigh, 919-850-2787

Rocky Mount, 252-446-4330

Sanford, 919-775-3439

Sylva, 828-631-9461

Wilmington, 910-251-7078

Winston-Salem, 336-718-1660 or
336-716-8030

Searchable Assistive Technology Websites



- ◆ **ATA Assistive Technology Hub** www.ataaccess.org/hub/
- ◆ **AbilityHub Search Engine** www.abilityhub.com/general/search.htm
- ◆ **Abledata** www.abledata.com/
- ◆ **Assistivetechnet** assistivetechnet.net/
- ◆ **disABILITY Information and Resources** www.makoa.org/index.htm
- ◆ **The DRM WebWatcher: Assistive Technology** 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 options, controlling choices in their lives and the freedom to participate fully in their communities. There are six Centers for Independent Living in North Carolina, covering 34 of North Carolina's 100 counties.

Western Alliance

1070 Tunnel Road, Suite 10
Asheville, NC 28805
828-298-1977
www.westernalliance.org

Pathways for the Future

525 Mineral Springs Drive
Sylva, NC 28779
828-631-1167
www.pathwayscil.org

The Adaptables

3650 Patterson Avenue, Suite B
Winston-Salem, NC 27105
336-767-7060 or 866-894-3103
336-767-7008 (TTY)
www.theadaptables.com

Disability Rights and Resources

5801 Executive Center Drive, Suite 101
Charlotte, NC 28212
704-537-0550 (V/TTY)
800-755-5749
www.disability-rights.org

Alliance of Disability Advocates

401 Oberlin Road, Suite 103
Raleigh, NC 27605
919-833-1117 (V/TTY)
www.alliancecil.org

Joy A. Shabazz Center for Independent Living

235 North Greene Street
Greensboro, NC 27401
336-272-0501 (V/TDD)
www.shabazzcenter.org

Local Chapters of The Arc of North Carolina



Local chapters of The Arc are another great resource for information. Check The Arc of North Carolina's website for updated contact information at www.arcnc.org or call **800-662-8706**.

The Arc of Alamance County

PO Box 1275
Burlington, NC 27216
336-570-0276

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

The Arc of Cabarrus County

PO Box 1367
Concord, NC 28026
704-788-1616
www.arcofcabarrus.org

The Arc of Chatham County

362 West Street
Pittsboro, NC 27312

The Arc of Cherokee/Clay

PO Box 156
Murphy, NC 28906
828-837-7874

The Arc of Columbus County

777 Vinson Boulevard
Whiteville, NC 28472

The Arc of Craven County

13 A Mullberry Lane
New Bern, NC 28562

The Arc of Cumberland County

3007 Fort Bragg Road
Fayetteville, NC 28303
910-867-2141
www.thearcofcumberland.com

The Arc of Davidson County

6 Vance Circle
Lexington, NC 27292
336-248-2842

The Arc of Davie County

152 Pudding Ridge Road
Mocksville, NC 27028

The Arc of Durham County

3500 Westgate Drive, Suite 303
Durham, NC 27707
919-493-8141
www.thearcofdurhamcounty.org

The Enrichment Center - An Affiliated Chapter of The Arc

1006 South Marshall Street
Winston-Salem, NC 27101
336-777-0076 extension 210
www.enrichmentcenter.org/program_arc.html

The Arc of Gaston County

200 East Franklin Boulevard
Gastonia, NC 28052
704-861-1036
www.gastoncountyarc.org

The Arc of Greensboro

100 Revolution Mill Drive, Studio 4
Greensboro, NC 27405
336-373-1076
www.arcg.org

The Arc of Harnett County
PO Box 515
Buies Creek, NC 27506

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.arc-of-hp.com

The Arc of Johnston County
PO Box 1268
Clayton, NC 27528
www.arjcnc.org

The Arc of Lee County
PO Box 4941
Sanford, NC 27331
www.arcoflee.org

The Arc of Mecklenburg County
4108 Park Road, Suite 409
Charlotte, NC 28209
704-332-4535
www.arcmeck.org

The Arc of Montgomery County
694 Horseshoe Bend Road
Troy, NC 27371

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 Orange County
208 North Columbia Street, Suite 100
Chapel Hill, NC 27514
919-942-5119
www.arcoforange.org

The Arc of Person County
PO Box 1182
Roxboro, NC 27573

The Arc of Pitt County
1311 West Arlington Boulevard, Suite 104
Greenville, NC 27834
252-756-1056
www.arcpittnc.org

The Arc of Robeson County
PO Box 3047
Lumberton, NC 28359

The Arc of Rockingham County
PO Box 5223
Eden, NC 27289

The Arc of Rowan County
1918 West Innes Street
Salisbury, NC 28144
704-637-1521
www.thearcrowan.org

The Arc of Rutherford/Polk County
PO Box 501
Rutherfordton, NC 28139

The Arc of Stanly County
350 Pee Dee Avenue
Albemarle, NC 28001
704-986-1580
www.arcofstanlync.org

The Arc of Stokes County
PO Box 566
King, NC 27021

The Arc of Surry County
PO Box 724
Mount Airy, NC 27030

The Arc of Union County
1653-C Campus Park Drive
Monroe, NC 28112
704-261-1550

The Arc of Vance County
946-X West Andrews Avenue
Henderson, NC 27536
252-438-7627

The Arc of Wake County
1300 St. Mary's Street, Suite 200
Raleigh, NC 27605
919-832-2660
www.arcwake.org

The Arc of Wilson County
PO Box 3943
Wilson, NC 27895-3943
252-237-8266
www.arcofwilson.org

The Arc of Yadkin County
2236 Carsom Drive
Booneville, NC 27011

Local Management Entities

Local Management Entities (LMEs) are agencies of local government-area authorities or county programs that are responsible for managing, coordinating, facilitating and monitoring the provision of mental health, developmental disabilities and substance abuse services in the catchment area served. LME responsibilities include offering consumers 24/7/365 access to services, developing and overseeing providers, and handling consumer complaints and grievances.

Most LME's have a **Housing Specialist** on staff to assist persons receiving DMH/DD/SAS services in accessing affordable, supportive housing in their communities. Call your local LME listed below and ask to speak to the Housing Specialist. Many of them have local housing listings and resources.

Local Management Entity	Counties	Phone
Alamance-Caswell-Rockingham LME	Alamance, Caswell, Rockingham	336-513-4200 TTY 336-513-4298 www.acmhdds.org
Albemarle	Pasquotank, Camden, Currituck, Chowan, Perquimans, Washington, Dare, Martin, Hyde, Tyrrell	252-338-8352 www.albemarle-mhc.org
The Beacon Center	Edgecombe, Nash, Wilson, Greene	252-937-8141 www.thebeaconcenter.net
Centerpoint Human Services	Stokes, Forsyth, Davie	336-714-9100 866-625-0230 (TTY) www.cphs.org
Crossroads Behavioral Healthcare	Surry, Yadkin Iredell	336-835-1000 www.crossroadsbhc.org
Cumberland County Mental Health Center	Cumberland	910-323-0601 www.ccmentalhealth.org
The Durham Center	Durham	919-560-7200 www.durhamcenter.org
East Carolina Behavioral Health	Northampton, Hertford, Gates Pamlico Beaufort, Pitt, Bertie Craven, Jones	252-636-1510 www.ecbhlme.org
Eastpointe	Duplin, Lenoir, Sampson, Wayne	919-731-1133 888-819-5112 (TTY) www.eastpointe.net

Five County	Franklin, Granville, Halifax, Vance, Warren	252-430-1330 www.fivecountymha.org
The Guilford Center	Guilford	336-641-4981 www.guilfordcenter.com
Johnston	Johnston	919-989-5500 www.johnstonnc.com
Mecklenburg	Mecklenburg	704-336-2023 www.mecklenburgamha.org
Mental Health Partners	Catawba, Burke	828-327-2595 828-695-5900 (TDD) www.catawbacountync.gov/mentalhealth
Onslow-Carteret Behavioral Healthcare Services	Onslow, Carteret	910-219-8000 888-737-0327 (TTY) www.ocbhs.org
OPC	Orange, Person, Chatham	919-913-4000 866-598-6459 (TDD) www.opcareaprogram.com
Pathways	Cleveland, Lincoln, Gaston	704-884-2501 www.pathmhdds.org
Piedmont (PBH)	Cabarrus, Davidson, Stanly, Rowan, Union	704-721-7000 www.pbhcare.org
Sandhills	Anson, Harnett, Hoke, Lee, Montgomery, Moore, Randolph, Richmond	910-673-9111 www.sandhillscenter.org
Smoky Mountain Center	Cherokee, Clay, Graham, Haywood, Jackson, Swain Alleghany, Ashe, Avery, Watauga, Wilkes, Alexander, Caldwell, McDowell	828-586-5501 www.smokymountaincenter.org
Southeastern Center	Brunswick, New Hanover, Pender	910-251-6440 www.secmh.org
Southeastern Regional	Bladen, Columbus, Robeson, Scotland	910-738-5261 www.srmhc.org
Wake County Human Services	Wake	919-212-7301 www.wakegov.com/county/family/mental/default.htm
Western Highlands	Buncombe, Henderson, Madison, Mitchell, Polk, Rutherford, Transylvania, Yancey	828-225-2800 www.westernhighlands.org

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 North Carolina 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.

Currently, 91 counties participate in the SA/IH program. Each participating 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.dhhs.state.nc.us/aging/adultsvcs/afs_sa_inhome.htm.

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 the apply.*

- Own money Help from parents/friends Rental assistance Other

10. Do you need help with your housing search?

- Yes No

Who can help?

BUDGET WORKSHEET

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. Contact The Arc of the U. S. if you would like a copy of this publication www.thearc.org.

HOUSING SEARCH RECORD

Use this form 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 CHECK LIST

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

- _____ 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.

APPENDIX I

PUBLIC HOUSING AGENCIES IN NORTH CAROLINA

PH = *Public Housing*
S8 = *Section 8*
HO = *Section 8 Homeownership*



This list is alphabetical by city/town and indicates which programs each agency participates in. For an updated listing, go to the HUD website at www.hud.gov/offices/pih/pha/contacts/states/nc.cfm or call **800-955-2232**.

Ahoskie Housing Authority (PH)
200 Pierce Avenue
Ahoskie, NC 27910
252-537-0552

Albemarle Public Housing Department (PH/S8)
300 South Bell Avenue
Albemarle, NC 28001
704-984-9580

Four Square Community Action (S8)
PO Box 2290
Andrews, NC 28901
828-321-4475

Andrews Housing Authority (PH)
291 Whitaker Lane
Andrews, NC 28901
828-321-5257

Asheboro Housing Authority (PH/S8/HO)
338 West Wainman Avenue
Asheboro, NC 27203
336-629-4146

Asheville Housing Authority (PH/S8/HO)
165 South French Broad Avenue
Asheville, NC 28801
828-258-1222

Ayden Housing Authority (PH)
4316 Liberty Street
Ayden, NC 28513
252-746-2021

Beaufort Housing Authority (PH)
716 Mulberry Street
Beaufort, NC 28516
252-728-3226

Belmont Housing Authority (PH)
51 Flowers Court
Belmont, NC 28012
704-825-9376

Benson Housing Authority (PH)
413 Williams Drive
Benson, NC 27504
919-894-8216

Bladenboro Housing Authority (PH/S8)
117 Main Street
Bladenboro, NC 28320
910-863-4919

Brunswick County Housing Authority (S8)
60 Government Center Drive, North East
Bolivia, NC 28422
910-253-2222

North West Regional Housing Authority (PH/S8)
869 Hwy 105 Extension
Boone, NC 28607
828-264-6683

Brevard Housing Authority (PH)
69 West Morgan Street
Brevard, NC 28712
828-884-2146

Pender County Housing Department (S8)
805 South Walker Street
Burgaw, NC 28405
910-259-1208

Burlington Housing Authority (PH)
133 North Ireland Street
Burlington, NC 27217
336-226-8421

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

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

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

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

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

Dunn Housing Authority (PH)
601 East Canary Street
Dunn, NC 28334
910-892-5076

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

East Spencer Housing Authority (S8/HO)
PO Box 367
East Spencer, NC 28039
704-637-2284

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

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

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

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

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

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

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

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

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

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

East Carolina Regional Housing Authority (PH)
300 Myers Avenue
Goldsboro, NC 27530
919-735-0435

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

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

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

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

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

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

Franklin-Vance-Warren Opportunity (S8)
116 Young Street
Henderson, NC 27536
252-492-0161

West Carolina Community Action (S8)
220 King Creek Boulevard
Hendersonville, NC 28792
828-693-1711

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

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

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

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

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

Orange County Housing Authority (S8)
PO Box 8181
Hillsborough, NC 27278
919-732-8181

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

East Carolina Human Services Agency (S8)
246 Georgetown Road
Jacksonville, NC 28541
910-347-2151

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

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

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

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

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

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

Harnett County Housing (S8)
103 East Ivey Street
Lillington, NC 27546
910-893-7560

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

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

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

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

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

Mars Hill Housing Authority (PH)
28 North Main Street
Mars Hill, NC 28753
828-689-4531

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

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

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

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

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

Mount Airy Housing Authority
302 Virginia Street
Mount Airy, NC 27030
336-786-8321

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

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

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

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

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

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

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

North Wilkesboro Department of Housing (PH)
101 Hickory Street
North Wilkesboro, NC 28659
336-667-3203

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

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

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

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

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

**North Carolina Commission of
Indian Affairs (S8)**
217 West Jones Street
Raleigh, NC 27603
919-789-5900

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

North Carolina Housing Finance Agency (S8)
PO Box 28066
Raleigh, NC 27611
919-781-6115

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

Reidsville Housing Authority (PH/S8)
924 3rd Avenue
Reidsville, NC 27320
336-349-1080

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

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

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

Rockingham Housing Authority (PH/S8)
809 Armistead Street
Rockingham, NC 28379
919-997-3316

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

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

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

Isothermal (S8)
PO Box 841
Rutherfordton, NC 28139
828-287-228

Rowan County Housing Authority (PH/S8)
310 Long Meadow Drive
Salisbury, NC 28147
704-633-8380

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Mid-East Regional Housing Authority (PH/S8)
809 Pennsylvania Avenue
Washington, NC 27889
252-946-0061

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

Mountain Projects, Inc. (S8)
2251 Old Balsam Road
Waynesville, NC 28786
828-452-1447

Columbus County Housing Authority (S8)
50B Legion Drive
Whiteville, NC 28472
910-640-6618

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

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

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

Wilson Housing Authority (PH/S8)
213 Broad Street West
Wilson, NC 27893
252-291-2245

North West Piedmont Council of Governments (S8)
400 West 4th Street, Suite 400
Winston-Salem, NC 27101
336-761-2111

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

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

Wake County Housing Authority (PH/S8/HO)
100 Shannon Drive
Zebulon, NC 27597
919-269-6404

APPENDIX 2

HOUSING COUNSELING AGENCIES IN NC



This list is alphabetical by city/town. For an updated listing call **800-569-4287** or go to the HUD website at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

CCCS of Greater Greensboro

513-C White Oak Street
Asheboro, NC 27203
336-373-8882 or 888-755-2227
www.familyservice-piedmont.org

Affordable Housing Coalition of Asheville and Buncombe Counties

34 Wall Street, Suite 607
Asheville, NC 28801
828-259-9216-111

Ontrack Financial Education and Counseling

50 South French Broad Avenue, Suite 227
Asheville, NC 28801
828-255-5166 or 800-737-5485
www.ontrackwnc.org

NW Regional Housing Authority

869 Highway 105 Extension, Suite 10
Boone, NC 28607
828-264-6683

CCCS of Greensboro

236 North Mebane Street
Burlington, NC 27217
336-373-8882 or 888-755-2227
www.familyservice-piedmont.org

NE Community Development Corp.

154 Highway 158 East
Camden, NC 27921
252-338-5466
www.northeasterncdc.org

Sandhills Community Action Program

103 Saunders Street
Carthage, NC 28327-0937
910-947-5675

Empowerment Incorporated

109 North Graham Street, Suite 200
Chapel Hill, NC 27516
919-967-8779
www.empowerment-inc.org

Alliance Credit Counseling

13777 Ballantyne Corporate Place, Suite 100
Charlotte, NC 28277
704-943-2044 or 866-303-3328
www.knowdebt.org

CCCA of United Family Services

601 East 5th Street, Suite 400
Charlotte, NC 28202
866-230-0956
www.unitedfamilyservices.org

Community Link

601 East Fifth Street, Suite 220
Charlotte, NC 28202
704-943-9490

Latin American Coalition

4949-B Albemarle Road
Charlotte, NC 28205
704-531-3848
www.latinamericancoalition.org

NACA - Charlotte

5500 Executive Center Drive, Suite 105
Charlotte, NC 28212
704-536-7676 or 888-297-5568
www.naca.com

Housing Partnership of Charlotte-Mecklenburg

4601 Charlotte Park Drive, Suite 350
Charlotte, NC 28217
704-342-0933
www.cmhp.org

Sampson County CDC

9936 Hobbton Highway
Clinton, NC 28328
910-594-1277

CCCS of United Family Services

952 Copperfield Boulevard
Concord, NC 28025
704-367-2770
www.unitedfamilyservices.org

Davidson Housing Coalition

220 Sloan Street A
Davidson, NC 28036
704-892-4486

Triangle Family Services

201 West Main Street, Suite 202G
Durham, NC 27701
919-821-0790 or 800-283-6904
www.tfsnc.org

Durham Affordable Housing Coalition

331 West Main Street, Suite 408
Durham, NC 27701
919-683-1185-24
www.dahc.org

**Durham Regional Community
Development Group**

315 East Chapel Hill Street, Suite 304
Durham, NC 27701
919-688-3381 or 866-388-7427
www.drcenter.org

NC Minority Support Center

123 West Main Street
Durham, NC 27702
919-530-1683
www.ncmsc.org

NC Fair Housing Center

114 West Parrish Street
Durham, NC 27702
919-667-0888

Victorious CDC

2116 Page Road
Durham, NC 27703
919-957-7500

Elizabeth City State University

1704 Weeksville Road
Elizabeth City, NC 27909
252-335-3250

River City CDC

501 East Main Street
Elizabeth City, NC 27909
252-331-2925
www.rivercitycdc.org

Sandhills Community Action Program

122 Railroad Street
Ellerbe, NC 28338-0389
910-652-6167

Cumberland Community Action Program

316 Green Street
Fayetteville, NC 28302
910-323-3192-33 or 888-381-3720

Kingdom CDC

308 Green Street, Suite 202
Fayetteville, NC 28301
910-484-2722
www.kingdomcdc.org

CCCS of Gaston County

214 East Franklin Boulevard
Gastonia, NC 28052
704-862-0702 or 888-213-8853

Highland Family Resource Center

1305 North Weldon Street
Gastonia, NC 28053
704-866-9552
www.gastontgether.org

Cumberland Community Action Program

678 North Spence Avenue
Goldsboro, NC 27534
919-751-3868
www.cccsfayetteville.org

Alliance Housing Agency

1400 Battleground Avenue, Suite 200-H
Greensboro, NC 27408
336-389-0563

CCCS of Greater Greensboro

315 East Washington Street
Greensboro, NC 27401
336-373-8882 or 888-755-2227
www.familyservice-piedmont.org

Greensboro Housing Coalition

122 North Elm Street, Suite M-6
Greensboro, NC 27401-2835
336-691-9521
www.greensborohousingcoalition.com

Guilford County Homeownership Center

122 North Elm Street, Suite #504
Greensboro, NC 27401
336-553-0946

Homekeeping Mortgage Default Counseling

2808 Four Seasons Boulevard
Greensboro, NC 27406
336-510-9619

Greenville Housing Development Corporation

1103 Broad Street
Greenville, NC 27834
252-329-4000-5123
www.ghanc.net

Progressive Action and Restoration

401 West First Street, Suite B
Greenville, NC 27834
252-329-8141

A.G.A.P.E. CDC

265 Satterwhite Point Road
Henderson, NC 27536
252-438-7334

Albemarle Commission

512 South Church Street
Hertford, NC 27944
252-426-5753

CCCS of Greater Greensboro

17 Hwy 70 South East
Hickory, NC 28602
888-755-2227 or 888-755-2227
www.familyservice-piedmont.org

West Piedmont Council of Governments

736 4th Street South-West
Hickory, NC 28602
828-322-9191-220
www.wpcog.org

CCCS of Greater Greensboro

1401 Long Street
High Point, NC 27262
336-889-6108 or 888-755-2227
www.familyservice-piedmont.org

Housing Authority of High Point

500 East Russell Avenue
High Point, NC 27260
336-878-2313
www.hpha.net

CCCS of United Family Services

9601 Holly Point Drive, Suite 200
Huntersville, NC 28078
704-332-9034
www.unitedfamilyservices.org

CCCS of Forsyth County

626 Central School Road
Jefferson, NC 28640
336-837-0648 or 888-474-8015

Prosperity Unlimited

1660 Garnet Street
Kannapolis, NC 28083
704-933-7405-1002
www.prosperitycdc.org

CCCS of Forsyth County
431 Bodenhamer Street
Kernersville, NC 27284
336-837-0648 or 888-474-8015

Outer Banks CDC
115 Mustian Street
Kill Devil Hills, NC 27948
252-480-2507
www.obx-cdc.org

CCCS of Greater Greensboro
1303 Greensboro Street Extension
Lexington, NC 27292
336-373-8882 or 888-755-2227
www.familyservice-piedmont.org

Davidson County Community Action
15 East Second Avenue
Lexington, NC 27293-0389
336-249-0234

CCCS of Gaston County
206 East Main Street
Lincolnton, NC 28092
704-864-7704 or 888-213-8853

CCCS Of Forsyth County
773 Sanford Avenue
Mocksville, NC 27028
336-837-0648

CCCS of United Family Services
105- AE. Jefferson Street
Monroe, NC 28112
704-367-2770
www.unitedfamilyservices.org

Monroe-Union County CDC
349 East Franklin Street
Monroe, NC 28112
704-283-8804
www.muccdc.org

CCCS of United Family Services
153 North Main Street
Mooresville, NC 28115
704-367-2770
www.unitedfamilyservices.org

CCCS of Greater Greensboro
301 East Meeting Street
Morganton, NC 28655
336-373-8882 or 888-755-2227
www.familyservice-piedmont.org

Olive Hill Community Economic Development Corporation
420 C West Fleming Drive
Morganton, NC 28680
828-439-8893
www.ohcedc.org

Twin Rivers Opportunities
318 Craven Street
New Bern, NC 28563
252-637-3599

New Life CDC
103 East Water Street
Plymouth, NC 27962
252-791-0095

Blue Springs-Hoke County CDC
102 East Elwood Avenue, Suite C
Raeford, NC 28376
910-904-0312
www.bluespringscdc.com

Triangle Family Services
401 Hillsborough Street
Raleigh, NC 27603
919-821-0790 or 800-283-6904
www.tfsnc.org

NACA - Raleigh
3109 Poplarwood Court, Suite 125
Raleigh, NC 27604
919-855-8484 or 888-297-5568
www.naca.com

Resources for Seniors
1110 Navaho Drive, Suite 400
Raleigh, NC 27609
919-713-1537
www.resourcesforseniors.com

Telamon Corporation
3937 Western Boulevard
Raleigh, NC 27606
919-239-8155
www.telamon.org

Choanoke Area Development Association
120 Sessoms Drive
Rich Square, NC 27869
252-539-4155 or 800-774-4155
www.nc-cada.org

Rocky Mount/Edgecombe CDC
148 South Washington Street, Suite 103
Rocky Mount, NC 27802
252-442-5178

Robeson County CDC
114 East Main Street
Rowland, NC 28383
910-422-2003

CCCS of Gaston County
201 West Marion Street
Shelby, NC 28150
704-481-9419 or 888-213-8853

Johnston-Lee-Harnett Community Action
1102 Massey Street
Smithfield, NC 27577-0711
919-934-2145
www.jlhca.org

CCCS of Carolina Foothills
200 Ohio Street
Spindale, NC 28160-0006
828-286-7062 or 800-567-7062

Statesville Housing Authority
110 West Allison Street
Statesville, NC 28677
704-872-9811-209
www.sha.org

Sandhills Community Action Program
217 South Main Street, Suite B
910-576-9071
Troy, NC 27371

Sandhills Community Action Program
207 Park Road
Wadesboro, NC 28170-0065
704-694-5161

Mid-East Commission-Agency on Aging
1385 John Small Avenue
Washington, NC 27889-1787
252-974-1835

Mountain Projects, Inc.
2251 Old Balsam Road
Waynesville, NC 28786
828-452-1447-118

CCCS of Greensboro
525 NC-65
Wentworth, NC 27320
336-373-8882 or 888-755-2227
www.familyservice-piedmont.org

Wilmington Housing Finance and Development
3508 Frog Pond Place
Wilmington, NC 28403
910-763-7709

Cape Fear Regional CDC
508 Compton Street
Wilmington, NC 28401-0000
910-762-7555
www.cfrcdc.org

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

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

Center for Homeownership
500 West Fourth Street, Suite 200
Winston-Salem, NC 27101
336-773-0286
www.centerforhomeownership.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 a 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.

Boarding 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.

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, 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 - Family members or others who live under the same roof.

Housing 400 Initiative - The Housing 400 Initiative was created by the North Carolina General Assembly in 2006 to increase the supply of independent and supportive living apartments for persons with disabilities. It provides funding for both the development and operation of supportive housing.

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 Mentally Retarded (ICF/MR) - 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 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 - 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, developmental disabilities, physical disabilities, alcohol and/or drug addiction, 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.

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, 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.*

