

Housing Opportunities for People with Disabilities

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Moderator



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Director

Center for Disability-Inclusive Community Development

National Disability Institute

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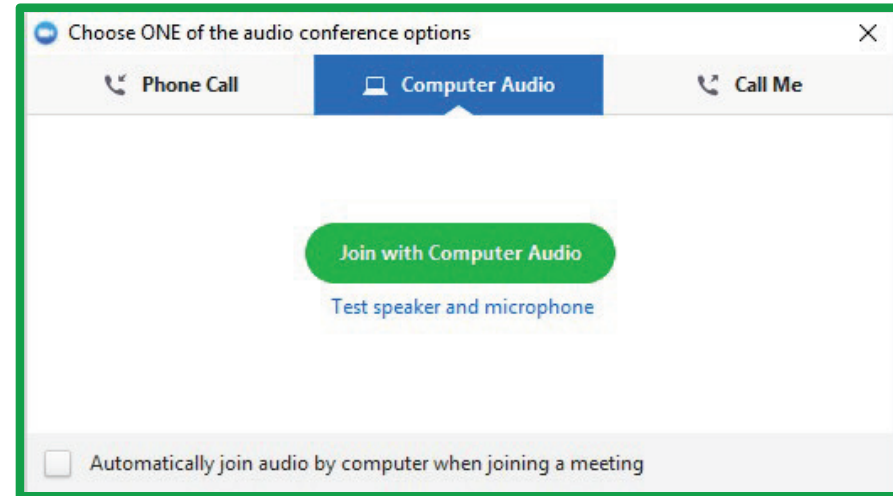
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 - [National Disability Institute ICDD Financial Wellness webinars page](#)
 - [Illinois Council on Developmental Disabilities website](#)

Welcome



Dennis Deany

Program Specialist

Illinois Council on Developmental Disabilities



National Disability Institute

- Our Vision: We envision a society in which people with disabilities have the same opportunities to achieve financial stability and independence as people without disabilities.
- Our Mission: We collaborate and innovate to build a better financial future for people with disabilities and their families.

nationaldisabilityinstitute.org

Financial Wellness for People with Disabilities

In partnership with the Illinois Council on Developmental Disabilities



This project is supported in part by grant number CFDA 93.630 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.

Agenda

- Welcome
- Housing Opportunities for People with Disabilities
- Q&A
- Resources and Announcements

Polling Questions

Presenter



Lore Baker

President and CEO

Association for Individual Development (AID)

Lore Baker, Association for Individual Development (AID)

HOUSING OPPORTUNITIES FOR PEOPLE WITH DISABILITIES



Association for
Individual Development

**“EMPOWERING INDIVIDUALS FOR A BETTER TOMORROW
SINCE 1961”**

AIDcares.org

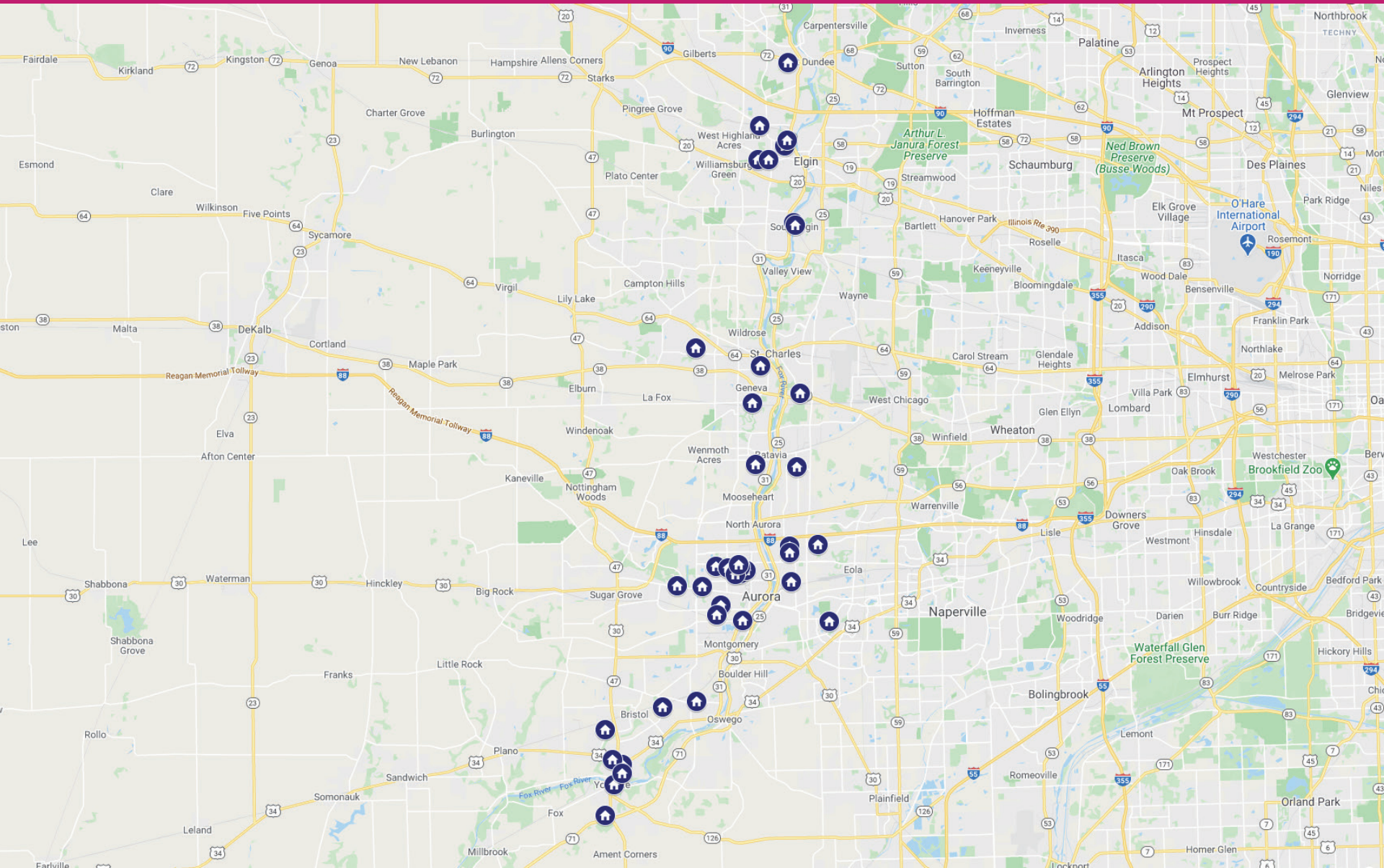


OUR MISSION

To empower people with physical, developmental, intellectual and mental health challenges to enjoy lives of dignity and purpose



AID DD COMMUNITY LIVING SERVICES



What Is Supportive Housing?

- Affordable: 30% of Income spent on housing related expenses like rent, electricity, gas, etc.

Supportive Housing is affordable rental housing for people with very low incomes and disabilities (or multiple barriers to community living) **PLUS** the social/health services (including behavioral and physical health) that they want and need to succeed in the community.

Supportive Housing is not intended for every population that needs access to affordable housing. The threshold of need for supportive housing is higher than the simple need for affordable housing.

Why Affordable Housing?

- Less cost for service provider
- More “normal”, like everyone else/HCBS Settings Rule
- How many people would you like to share your home with?
- Reduced behaviors
- What younger persons and their families want
- Who wants to be thirty years old and living with your mom?

In **Illinois**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,150**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,832** monthly or **\$45,986** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$22.11
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ILLINOIS:

STATE FACTS

Minimum Wage	\$11.00
Average Renter Wage	\$18.23
2-Bedroom Housing Wage	\$22.11
Number of Renter Households	1,643,419
Percent Renters	34%

80
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

68
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

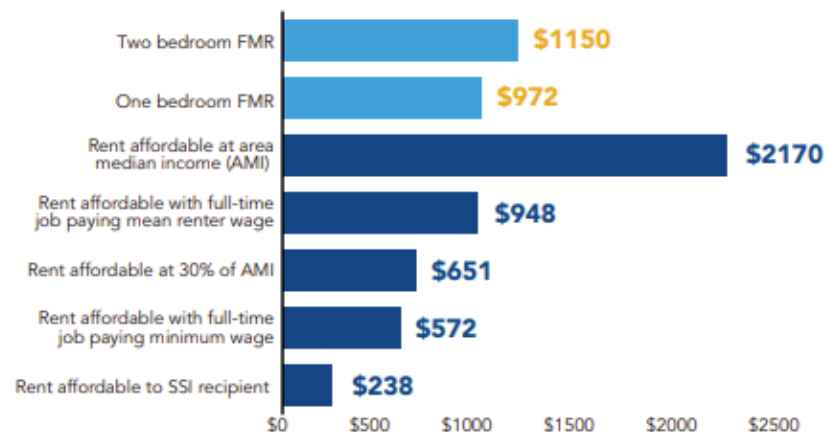
2
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

1.7
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS

HOUSING WAGE

Chicago-Joliet-Naperville HMFA	\$24.98
Kendall County	\$24.67
Grundy County	\$22.63
DeKalb County	\$19.81
Kankakee County	\$18.17



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

How Do I Find the Housing?



Housing Opportunities

- Public Housing Authorities
- More than 100 around the state
- Waiting Lists
- Housing Choice Vouchers (HCV)
- Public Housing (Section 202 Senior and Disabled Housing)
- [HUD Resource Locator App](#) (Apple and Android) or on desktop

Rental Housing Support Program (RHSP)

- Provides rental assistance to extremely low-income households living in participating properties. Contact the agencies directly to apply.
- [Rental Housing Resources](#)
- Illinois Association of Community Action Agencies (IACAA)
 - Phillip Gentry (217) 789-0125

Statewide Referral Network

- Illinois Housing Development Authority (IHDA) – State Housing Finance Authority
- Low Income Housing Tax Credits (LIHTC)
- IHDA wanted to create more supportive housing, give extra points for setting aside 10-20% of entire projects units as supportive housing
- Service providers “pledge” to support the person referred by providing social services
- ILHousingSearch.org – online waiting list (also housing locator)

Statewide Referral Network 2

- Eligible referrals are people with a disability, people experiencing homelessness or at risk of homelessness and who are making no more than 30% of Area Median Income (AMI)
- Not a huge number of units (2,200 and growing) but a potential resource

Section 811 Rental Subsidy

- Project-based Rental Assistance (PRA)
- Layered onto LIHTC Statewide Referral Network units
- Eligible Tenants: Extremely low-income households where at least one person must be an individual with a disability that is 18 years of age or older and less than 62 years of age at the time of lease signing
- Target Population: Williams, Colbert and **Ligas Class Members** and persons wishing to move out of skilled nursing facilities.
- The person with a disability must be eligible for community-based, long-term services as provided through Medicaid waivers, Medicaid state plan options, state funded services or other appropriate services related to the target population

Regular LIHTC Units

- Low Income Housing Tax Credit
- Persons with Income Higher than 30% of AMI (SRN and 811 income eligibility)
- Sometimes works better for 2 or more residents with a disability
- Usually 50% or 60% of AMI
- Think about a mix of potential residents (8 person “CILA” in four units)

Small Single-Site Supportive Housing

- IHDA Yearly Application for the last 7 years
- Funding to Acquire and Rehab OR Funding to Build
- Disability Neutral
- Forgivable Loan/Forgivable Grant

How Do I Access the Services/Supportive Housing Supports?



What Type of Service

- Home Based Service (HBS)
- Intermittent Community Integrated Living Arrangement (I-CILA)
- 24-Hour Community Integrated Living Arrangement (CILA)

Home Based Services (HBS)

- The HBS Program provides a monthly allocation that can be used to purchase services from authorized community agencies, or to pay for Personal Support Workers (PSW) who are directed by the individual or his/her designee.
- In the HBS Program, the maximum amount for adults ages 22 and older, and adults ages 18 to 21 who are no longer in Special Education, is **\$2,382 per month effective January 1, 2021**. The annual maximum is \$28,584.

Intermittent CILA

- Less than 24 hours of support
- Individually Controlled Unit (signed lease with rights of tenancy)
- Could chose to have a roommate if desired
- Retention of Personal Income
- Support with budgeting, bill paying, shopping, cooking, etc. tailored to individual need

DDD Information Bulletins

- Clarification of DSP Hours for Family and Intermittent CILAs
June 2015
- Community Integrated Living Arrangements (CILAs)
Clarification of Family or a Person's Own Home April 2016
- Draft - Additional Staffing Hours in Community Integrated
Living Arrangements (CILAs) April 2016
- Increase in Behavior Intervention/Treatment Hours (56U) July
2016 (66 hours to 104 hours)

24-Hour CILA in Illinois

- 24-Hour support
- Shared Service Model / Group Living
- Generally 4-8 Residents
- Less Flexible
- All Income but \$60/month goes to state

Working with a Provider Agency

COMMUNITY LIVING

- Support in activities of daily living including: cooking, self-care, laundry, budgeting, housekeeping, etc.
- Community integration opportunities including: banking, shopping, barber/hair salon services, dining out, sporting events, etc.
- Support to develop socialization and communication skills.
- Transportation services that meet specialized needs of individuals served.
- Nursing services including assessment, insulin administration, and monitoring of medications.



COMMUNITY LIVING

- Registered Dietician develops menus and recipes to accommodate a variety of dietary guidelines.
- Mental health professionals and behavior analysts provide behavior support services including developing strategies to teach adaptive behavior replacement.
- Individual and group counseling services.

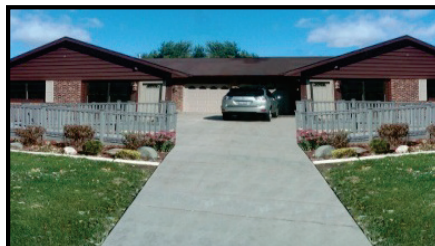


RESIDENTIAL TYPES

PARENT OWNED:



DUPLEX:



RESIDENTIAL TYPES

**AID
OWNED
(Developed
with HUD
Funding):**



**LIHTC
PROPERTIES
(Not Owned
by AID):**



RESIDENTIAL TYPES

RENTAL:



AID OWNED:



Advice

- Be open and bring to the table whatever you have to offer (property, fundraising, connection to other families, connection to landlord, ideas, etc.)
- Be creative
- Ask to meet in person with provider leadership
- Open your mind to the possibilities
- Be persistent, don't give up on the dream!

Lore Baker

President & CEO

Association for Individual Development

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Polling Questions

Questions and Answers

- Please use the Q&A box to submit your questions now.
- If you are listening by phone and not logged in, you may email: mroush@ndi-inc.org.

Polling Questions

Resources

- [Financial Resilience Center – Housing and Food](#)
- [Housing is one of The Extra Costs of Living with a Disability in the U.S. – Resetting the Policy Table](#)
- [Reflections on the Americans With Disabilities Act At 30: Inclusion, Access and Economic Opportunity](#)
- [HUD Resource Locator App](#)
- [Rental Housing Support Program \(RHSP\)](#)
- [Statewide Referral Network/waiting list/housing locator](#)
- [Division of Developmental Disabilities \(DDD\) Information Bulletins](#)

Contact Us

If you have any questions on this project or on financial wellness for people with disabilities, please send an email to ask@ndi-inc.org.

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