

Module 5: Housing Options and Supports

January 2025



Welcome! Module 5, **Housing Options and Supports**, introduces participants to the concept of housing options and the chance to make decisions about the type of housing that best meets their needs. There are supports designed to help individuals, including those with disabilities, reach their housing goals, including owning a home.

Objectives

- Increase knowledge of housing options
- Identify information about setting up and getting help to pay utilities
- Understand Section 8 Housing Choice Voucher program for rent and home purchase help
- Provide an overview of the Family Self-Sufficiency Program
- Identify local success stories

Value of This Module

Myth: People who have a disability cannot own a home.

Reality: Let us explore how people who have a disability can, in fact, live where they choose, including owning a home, condominium or a manufactured home.

MODULE 5: HOUSING OPTIONS AND SUPPORTS

FACILITATOR PREPARATION



Facilitator Preparation

Prior to this workshop, the facilitator should complete all activities in Module 5 and review the following websites:

- [ARC LifeSpan Residential Options](#)
- [Access Living Housing Services](#)
- [50 Best Disability Friendly Colleges and Universities](#)
- [RENTAL HELP: ILLINOIS](#)
- [Housing Action Illinois](#)
- [The Supportive Housing Program](#)
- [The Illinois Home Weatherization Assistance Program \(IHWAP\)](#)
- [Housing programs for minors and people with disabilities](#)
- [First-time home buyer grants Illinois 2024 \(getgovtgrants.com\)](#)
- [Getting An IHDA Loan – Find a Counselor](#)
- [Asset Building Program - Rental Assistance Asset Accounts](#)
- [Utility and Water Assistance](#)
- [Solar Installation Assistance](#)
- [HUD Illinois Jobs Plus Initiative Program](#)

Gather

- Laptop and LCD projector
- Sign-in sheet
- Easel pad and easel
- Markers
- PowerPoint presentation (*Make copies* if you would like to distribute to attendees.*)
- Agenda (*Make copies if you would like to distribute to attendees.*)
- Activities (*Make copies of activity handouts.*)
- Homework assignment (*Make copies.*)
- Evaluation (*Make copies.*)

**Don't forget large print copies, in size 20 font, if requested.*

MODULE 5: HOUSING OPTIONS AND SUPPORTS

PRE- AND POST-TEST EVALUATION



Location of session: _____

Date of session: _____










Trainers: _____, _____

Participant type (please check one):
 Person with a developmental disability
 Parent
 Other, please specify _____

Participant name (optional): _____

Please complete this section BEFORE the beginning of this training session.










1. How much do you know about the following topics?

	I don't know anything about this.	I know a little about this.	I know a lot about this.
a. Housing options			
b. Help for paying my heating or electric bill may be available.			
c. Who I can talk to about my housing options.			












The remainder of the form will be completed at the end of this training.

2. How much do you know about the following topics?

	I don't know anything about this.	I know a little about this.	I know a lot about this.
a. Housing options			
b. Help for paying my heating or electric bill may be available.			
c. Who I can talk to about my housing options.			

3. Please tell us how you felt about the following parts of the training.

	It was OK.	It was really good.	It was great.
a. The information that I learned			
b. The way the training was organized			
c. The activities			

What is one thing you learned today?

Based on what you learned today, what is one thing that you are going to do to take more control of your money? _____

I would recommend this training to others ___yes___no___maybe

Thank you for your feedback!

MODULE 5: HOUSING OPTIONS AND SUPPORTS

AGENDA



Introduction	10 Minutes
Overview, Purpose and Expected Outcomes	10 Minutes
PowerPoint Presentation	40 Minutes
• Housing Options	
• Utilities	
• Section 8	
• Family Self-Sufficiency (FSS)	
BREAK	15 Minutes
Making Connections in Your Community.....	30 Minutes
Review of Homework Assignment.....	10 Minutes
New Homework Assignment	10 Minutes
Evaluation and Closing.....	5 Minutes

REMINDER: Please distribute part one of the Module 5 evaluation now during the introduction. Be sure to have the participants complete the second half of the evaluation at the end of the session.

MODULE 5: HOUSING OPTIONS AND SUPPORTS

SCRIPT FOR TRAINER



Introduction (10 Minutes)

Script for Trainer (corresponding PowerPoint Presentation Module 5).

My name is _____. Welcome to our fifth session of the **Financial Wellness Training** series.

To start us on the right path today, let's revisit some of the information we learned in our prior trainings.

Activity #1

What do the following acronyms stand for? Write down your answer.

1. EITC
2. VITA
3. CFPB
4. FDIC
5. IRS SPEC

[The Trainer asks for an individual to volunteer to provide the answers one at a time. After each correct answer, the trainer instructs the class members to raise their hands if they had the correct answer.]

[The Trainer reviews the correct answers with the group.]

1. EITC = Earned Income Tax Credit
2. VITA = Volunteer Income Tax Assistance
3. CFPB = Consumer Financial Protection Bureau
4. FDIC = Federal Deposit Insurance Corporation
5. IRS SPEC = Internal Revenue Service Stakeholder Partnerships, Education and Communication

This session will continue to build on our knowledge about the importance of work, producing income, savings and asset building. Our focus will be on the opportunities and importance of an appropriate home environment.

Overview, Purpose and Expected Outcomes (10 Minutes)

Script for Trainer (corresponding PowerPoint Presentation Module 5).

Housing options can make a big difference in a person's quality of life. The cost of housing can either limit a person's options for paying for additional items or make it possible to pay for more things. In this Module, we will take a look at housing options, including buying a home. Please note: Items marked with an (*) indicate an annual figure that **could** change each year, as announced by the Social Security Administration (SSA). Be sure to check [SSA.gov](https://www.ssa.gov) for the latest figures.

PowerPoint Presentation (40 Minutes)

Housing Options and Help

Each of us has the opportunity to take steps to select the type of housing that best meets our needs. Our choice of housing can make it possible for us to have more options and live where we want, with the help that we need. In addition, it may be a way to own an asset that does not change a person's public assistance or SSA disability benefits. For example, public benefits that are means-tested, such as Medicaid, SNAP/Food Stamps and Supplemental Security Income (SSI), allow for the ownership of one house in which a person lives.

Let's look at possible options for housing and sort them out as a rent or purchase option. Place an "R" next to a renting option and an "O" next to an owner option. (Hint: Some may be both.)

R / O	R / O
College Dorm	Apartment
Condominium	Public Housing
Double Family Home	Single Family Home
Group Home	Subsidized Housing
Live with Family	Supportive Housing

Rights and Responsibilities

The Fair Housing Act prohibits housing discrimination based on race, color, national origin, religion, sex, familial status or disability. Property owners cannot ask you about your disability or how you got your disability. If the unit is for people who receive SSA Disability benefits, they will require proof of SSI and/or Social Security Disability Insurance (SSDI). In addition, you have the right to ask for a reasonable accommodation in the application process and as part of an agreement for renting or purchase. For example, someone may benefit from owning a home close to work and they may need a live-in aide. The chance to choose a unit that has more than one bedroom may be a good way to meet that need. That is an example of an accommodation.

Important things to take into consideration: When selecting housing options, the person needs to figure out how much they can set aside for housing costs. Please refer to Module 1 on Money. When preparing a spending plan, it is important to add all expenses that are a part of your housing choice. For example, some apartments include the cost of utilities in the monthly rent. When we purchase a home, or rent other places, we need to add in costs of utilities and property taxes. Illinois provides a chart for learning about the property taxes for different communities at smartasset.com/taxes/illinois-property-tax-calculator.

If a homeowner's property taxes increase, they can protest their property's assessed value by contacting their local county board. If a homeowner is not satisfied with the county board's decision, they can appeal to the State Property Tax Appeal Board or even the Circuit Court of Appeals in Illinois. Everyone should remember to add all costs related to their housing into their spending plan to be certain their dream is affordable. The State Property Tax Appeal Board contact is ptab.illinois.gov/boardinformation.html.

Another thing to be aware of are predatory practices that may exist any time money is paid. There are housing counselors who can help people learn what questions to ask and what to look for before renting or purchasing a home. If a person thinks that costs and terms are too much and may be a predatory situation, they are encouraged to report that to the Consumer Financial Protection Bureau (CFPB) so they can get help. The report may help you and others. To report a concern or tell your story, call 1-855-411-2372.

A person can also contact the Illinois State Attorney's office to file a complaint regarding housing: illinoisattorneygeneral.gov.

Homestead Exemption for Persons with Disabilities

This exemption is an annual \$2,000 reduction in the equalized assessed value (EAV) of the primary residence that is owned and occupied by a person with a disability who is liable for the payment of property taxes. Additional reductions may be available based upon length of residency and income.

Accommodations: The Fair Housing Amendments Act of 1988 states that a person can request permission to have an emotional support animal as a companion animal that helps them in their apartment or college dorm. The person needs to have a letter from

their physician indicating that they need a companion animal due to their disability.

Landlords, including college dorms that have four or more rental units and have a "no pets" rule are required to provide the accommodation of a companion animal for their renters who provide a physician's letter. A service animal that is in control of the owner is allowed in all rental units under protection of the American Disabilities Act (ADA).

Housing Options and Supports

Housing options can include the following:

College Dorm: Most college financial aid includes the cost of a dorm room or on-campus housing. There are single, multiple and family units available. If you decide to rent a house off-campus, be sure to have enough money to cover the first and last month's rent and other costs like utilities. Students with disabilities have a variety of options for accessible living environments at college. Help with activities of daily living (ADLs) and personal assistant services may even be available during the school year and summer. If you need an accommodation or services, ask about available help before applying to that college.

Market Rate Housing: Most rental housing is listed online and in newspapers, including apartments and single-family homes. These are examples of market rate rental housing. Market rate housing is privately-owned housing, with rents determined by what the property owner decides is reasonable for that area.

Subsidized Housing: Subsidized housing charges rent based upon each person's income and helps low-income renters.

Supportive Apartments: Supportive apartments are generally apartment units that help people with disabilities and seniors. They may offer help, such as transportation, budgeting and shopping. A person with a disability is eligible for this type of housing as long as they receive SSI and/or SSDI. If a person works enough to no longer receive SSI and/or SSDI because of their increased earnings, they would need to move within 30 days. A person can plan for moving into housing that better meets their needs.

Public Housing: Public housing comes in all sizes and types, from single-family houses to high-rise apartments.

Section 8 Housing Choice Vouchers: With a Section 8 Housing Choice Voucher, people choose their own housing unit from the private rental market, including an apartment, condominium, townhome or a single-family home. A housing inspection helps to make sure the unit meets the requirements of the program. Section 8 Housing Choice Vouchers allow people to live where they choose. They can move to a new neighborhood or state and the voucher stays with the person. However, there are rules that need to be followed. For example, people are required to live in a place for one year before a move may be possible. There is usually a waiting list and there are special vouchers available for people with disabilities in many neighborhoods.

A person can apply for a Section 8 Housing Choice Voucher with their local Department of Housing and Urban Renewal: <https://www.hud.gov/states/illinois>.

Section 8 Homeownership: Housing and Urban Development (HUD) now allows Section 8 tenant-based vouchers that pay for a portion of rent to be used to help purchase a home if it's what the renter would prefer.

To participate in the homeownership voucher program, a person must be a current participant in the Section 8 Tenant-Based Housing Choice Voucher Program and meet additional eligibility requirements. These requirements include having a history of paying rent on time and agreeing to participate in homeownership and credit counseling. This homeownership assistance program has no term limit for people who have a disability. That means a person can get help paying their mortgage until it is paid in full.

Participants with a disability who receive a voucher must have an annual income equal to the federal SSI benefit amount of \$967* x 12 months = at least \$11,316* this year.

When a person works, their earnings can help them afford home purchase or rent in a safe neighborhood. (See [Who Is Eligible for Section 8 Housing in Illinois?](#))

The homeownership option allows a person with a voucher to use their subsidy to pay their mortgage and costs associated with owning a home, such as mortgage insurance, maintenance, homeowner's insurance and utilities, instead of paying rent to an owner.

If housing expenses are more than a person's income, and they have an ABLE account, they may use their ABLE savings to help pay for housing expenses. This is very helpful for people who receive SSI. Even a Special Needs Trust or Pooled Trust can put money into the ABLE account so the person can pay for an apartment or home. Please see Module 10: Getting ABLE Ready for more information.

Owning a Home: There are programs that help people, including people with disabilities, purchase homes in Illinois. Assistance includes activities towards qualifying to borrow money to purchase a home and information about grants and savings programs that can reduce the costs of borrowing to purchase a home. To learn more, visit [First-time home buyer grants Illinois 2024 \(getgovtgrants.com\)](#).

Supports for Renters and Homeowners: Once a person has a safe and affordable apartment or home, there are programs that can help pay for utilities, replace a heating unit, fix a roof or windows, complete a modification such as a wheelchair ramp or provide an air conditioner. These programs are income and resource tested and if income and savings are limited, a person may qualify for assistance.

The following are possible examples:

Low Income Home Energy Assistance Program (LIHEAP): This program may help to pay for heating and energy services.

Illinois Home Weatherization Assistance Program (IHWAP): This program may help to seal, insulate, repair a heating system, water heater or lighting, provide a new refrigerator or help to fix ventilation. You can call and ask if they can help with what you need.

Illinois Solar For All Installation Assistance: Illinois offers several programs can help to reduce the cost of installing solar systems to save utility costs.

Housing Modification/Accessibility Assistance: This may provide a grant or low interest rate loan to help people stay in their home when an accommodation is needed. An accommodation could be a shower that a person can easily step into or roll their wheelchair into.

Air Conditioner Programs: This program may provide a free air conditioner.

Utility and Water Assistance

Renter's and Home Owner's Insurance: Contact a local insurance company to compare insurance costs for insuring your possessions while renting or to insure the replacement cost of the house you own. Always have a smoke detector and carbon monoxide detector in your home!

Utilities: When a person rents a new apartment, condo or purchases a home, utility companies usually look at a person's credit report. A person who has good credit may not have to put down a deposit or may only need to make a small deposit to start a utility service such as electric, gas, water, telephone, internet or cable TV.

Credit Development by Rent Reporting: It is always nice to be able to develop a credit score rating without needing to borrow money. You may want to ask your landlord/housing manager and utility companies if they would help you by reporting your timely payments to a credit reporting agency. Remember, a credit score can help a person when they need to purchase an item on credit, get a student loan for themselves or sign up for a utility when moving. Since you have to pay rent anyway, why not have those timely payments help you to develop credit? To see options, go to:

<https://www.rentreportingcenter.org/renters/>

First-Time Homebuyer Programs: Banks and credit unions may also sponsor first-time homebuyer programs. It is important to ask your local banks and credit unions to learn more about these programs.

Family Self-Sufficiency Program: The Family Self-Sufficiency (FSS) program is a HUD initiative. The program helps people and families who receive Section 8 Housing Choice Vouchers or rental assistance set employment goals and save money to reach their goals. [Read success stories.](#)

- [FSS Fact Sheet](#)

First Step: A person or family prepares a goal plan for five years with their FSS housing counselor. The plan serves as a contract listing the person's responsibilities and the program's responsibilities. When the person's (or household's) income increases due to employment, a savings account is opened with the program. When rent is increased, that amount is paid by the person renting and is saved towards their goal. Those savings are for use at a future date. The savings do not count as a resource for SSI until the month the person obtains the monies. The monies are tax-free and, sometimes, the program matches the savings.

Key Points About Family Self-Sufficiency Programs:

- FSS is an asset-building program, meaning that it helps people save and purchase something of value.
- The person's savings is set aside in a special escrow account and does not count as a countable resource or savings. Therefore, it does not impact eligibility for other public benefits.
- The saved funds are used to meet the person's needs and goals.
- It is an employment and savings program for low-income people who receive or on the waiting list for a Section 8 Housing Choice Voucher.
- Once a person has successfully completed the goals in their FSS plan, they are given their savings that were set aside in their escrow/savings account fund, plus any matched funds, tax-free. The person does not need to pay income taxes on any interest or matched savings. This helps the person save more.

Important note: Any increases in rent, which are paid due to increased income, are set aside by the FSS program. The money is saved in a financial institution in an interest-bearing account. There may be options for matching the savings, too. There are no restrictions on the use of funds in the escrow account; it is simply necessary that the participant meet his or her goals. If goals are not met, the monies paid for the increase in rent stay with the FSS program. The FSS program has support services designed to help people meet goals and improve the quality of their lives. When a person works and their rent is increased, they pay the extra towards their rent, which is saved to meet their agreed upon goals. People can put the extra rent paid towards their savings goal. In some cases, the savings may be used for an emergency, such as repairing a vehicle to get to a job.

Examples of goals include the following:

- Repaying credit or improving credit
- Participating in a high school equivalency, training or college program
- Starting a new career
- Obtaining a new job
- Starting a business
- Becoming a homeowner

Making Connections in Your Community: Guest Speaker (30 minutes)

Invite a First-Time Home Buyer representative to present to your group.

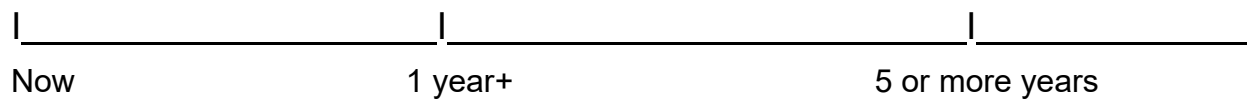
For more information, visit ihda.org/lenders-realtors/lending-programs.

Success Stories from Illinois' Housing and Urban Development offices: (solicit from Illinois FSS program)

The average FSS participant saves \$6,315 towards their goal.

Activity #1

Now that we have a better understanding of housing supports, look at the housing options chart to point out where you are now, where you would like to be in one to five years and your housing goal for five or more years.



Who can help you reach your housing goals?

1. _____
2. _____
3. _____

Exercise

State your success story. What would you purchase with your FSS saved funds?

What FSS support services will help get you there?

Homework Assignment Review (10 Minutes)

- A. Did you identify a FSS program near you?
- B. Did you contact or visit with the FSS program staff?
- C. What savings goals do you have?
- D. How much would your goal cost?
- E. Are you eligible to participate in an FSS?
- F. What did you learn?

New Homework Assignment (10 Minutes)

See handout.

Evaluation and Closing (5 minutes)

Trainer should thank the participants for participating in today's training and congratulate them on first steps toward improving their financial wellness.

REMINDER: Be sure to have the participants complete the second half of the evaluation and collect.

MODULE 5: HOUSING OPTIONS AND SUPPORTS

HOMEWORK



Explore your housing goals and contact one housing representative to share your goals and ask for help to meet your housing goals.

My housing goals:

MODULE 5: HOUSING OPTIONS AND SUPPORTS

TOOLS AND RESOURCES



The following are additional tools and resources to enhance the knowledge of attendees for Module 5.

[Hands on Banking® resources for housing choices](#)

[Seven Things to Know About College Disability Services](#)

[Think College Family Resources Page](#)

[Illinois FSS Programs](#)

[Introduction to the FSS Program and FSS Training](#)

[Meet Tyson – A Self Advocate Teaching Others About Financial Wellness](#)

[ABLE National Resource Center Home Ownership Guide](#)