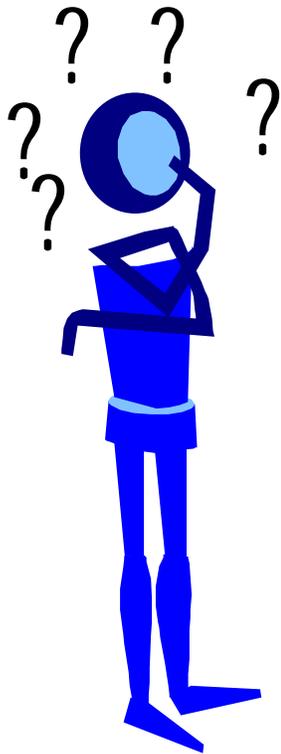


GOING IT ALONE

THE STRUGGLE TO EXPAND HOUSING OPPORTUNITIES FOR PEOPLE WITH DISABILITIES



A publication of the Technical Assistance Collaborative, Inc.
and Consortium for Citizens with Disabilities Housing Task Force

INTRODUCTION

Independence and integration are among the most important values and goals shared by people with disabilities, their families, and advocates. A home of one's own – either rented or owned – is the cornerstone of independence for people with disabilities. When a person with a disability has a decent, safe, and affordable home, then he or she has the opportunity to become part of the community. With stable housing, people with disabilities are able to achieve other important life goals, including education, job training, and employment.

Unfortunately, millions of people with disabilities today stand little chance of obtaining decent and affordable housing. This is particularly the case for people with the most severe disabilities who receive federal Supplemental Security Income (SSI) benefits. Because of their extremely low incomes, people with disabilities receiving SSI cannot afford decent housing without some type of government housing assistance. Despite this need, government housing officials and affordable housing providers have made little effort to acknowledge or address the extreme housing crisis confronting people with disabilities.

The lack of response from the nation's affordable housing system means that the disability community has been "going it alone" when seeking solutions to this housing crisis. During recent years, many groups within the disability community – including consumer and self-advocacy groups, families, housing advocates, and non-profit disability organizations – have been trying to do what the affordable housing system has yet to do. On their own, and with little help from the housing system, these groups have been struggling to expand affordable housing opportunities for people with disabilities in local communities. Despite their best efforts, all of the evidence suggests that the disability community working alone cannot solve this problem. We need the housing system to become actively involved!

As housing advocates for people with disabilities, the Consortium for Citizens with Disabilities Housing Task Force (CCD Housing Task Force) and the Technical Assistance Collaborative, Inc. (TAC) are very concerned about the lack of progress to expand affordable housing for people with disabilities. To help understand these issues more clearly, TAC and the CCD Housing Task Force set out to assess and document what is and isn't working in local communities to expand affordable housing opportunities for people with disabilities. The purpose of our work, which was partially funded through a grant from Fannie Mae (previously known as the Federal National Mortgage Association), was three-fold:

1. To document the barriers which have constrained the disability community's housing efforts;
2. To identify existing examples of communities that have moved most successfully towards "best practices" to expand both homeownership and rental housing options for people with disabilities; and
3. To assess the need for a comprehensive program of housing technical assistance targeted to the disability community.

The results of this analysis are presented as the eight major findings in this report – *Going It Alone: The Struggle to Expand Housing Opportunities for People with Disabilities*.

- **Finding #1** — State and local housing officials do not give a high priority to the housing needs of people with disabilities.
- **Finding #2** — Most Public Housing Agencies are not working with the disability community to expand housing options.
- **Finding #3** — Most disability organizations have not established relationships or partnerships with affordable housing providers and funders.
- **Finding #4** — The disability community’s knowledge of the key federal housing programs and policies that can assist people with disabilities is very limited.
- **Finding #5** — The disability community has very limited knowledge of Fannie Mae housing programs targeted to people with disabilities.
- **Finding #6** — Many disability organizations do not understand how participation in HUD’s Consolidated Plan process can help expand homeownership and rental housing for people with disabilities.
- **Finding #7** — Most homeownership coalitions serving people with disabilities have only achieved modest results in terms of the number of people who have become homeowners.
- **Finding #8** — With more housing knowledge, capacity, and technical assistance, disability organizations can help expand access to affordable housing.

From these findings, it is clear that the disability community is at a critical point with respect to affordable housing. People with disabilities are seeking independent housing in increasing numbers, but there is very little affordable housing available. Most disability organizations do not have affordable housing expertise. They have difficulty understanding the complexities of government housing programs and policies and are uncertain about how to approach the affordable housing system.

Although successful examples of partnerships between the housing system and the disability community do exist, they are the exception rather than the rule. Most housing advocates for people with disabilities still encounter major barriers – particularly discrimination – when trying to engage the affordable housing system. Within the housing system, government officials and affordable housing providers have not yet demonstrated a commitment to make housing for people with disabilities a priority. As a result, with some notable exceptions, the nation’s affordable housing funders and providers are not working in partnership with the disability community to address this housing crisis.

During the past four years, TAC and the CCD Housing Task Force have worked together to sustain and expand the federal housing programs that can help people with disabilities obtain affordable housing. Working as a broad-based coalition, TAC and the CCD Housing Task Force have successfully advocated for over 40,000 new federal rent subsidies for people with disabilities.

New opportunities have also been created for non-profit disability organizations to directly receive and administer federal housing funds. Through annual policy reports, the *Opening*

Doors publication, and websites, TAC and the CCD Housing Task Force disseminate important, timely, and “user-friendly” affordable housing information directly to the disability community.

Throughout this effort, TAC and the CCD Housing Task Force’s goals have remained the same:

- To ensure people with disabilities receive their “fair share” of government-funded affordable housing resources, based on their critical need for housing assistance; and
- To assist the disability community to successfully engage the nation’s affordable housing system in a partnership to expand housing opportunities for people with disabilities in every community.

The findings from *Going It Alone* confirm that much more work needs to be done for these goals to be accomplished. TAC’s housing publications and monographs posted on the Internet are certainly helpful – but cannot solve the fundamental problem of the “disconnect” between the disability community and the affordable housing system. It is often remarked that these two systems “speak” different languages and have difficulty understanding each other’s programs and policies. The stigma and discrimination experienced by people with disabilities, and the Not In My Back Yard (NIMBY) attitude of many communities, have also been major barriers to successful partnerships.

The publication of *Going It Alone* is not intended to “point the finger” or affix blame for the severe shortage of decent and affordable housing for people with disabilities. Rather, its intent is to identify and understand the barriers to housing that do exist for people with disabilities, and propose practical and feasible solutions to overcome these barriers. It is clear that a more effective strategy must be adopted – one that builds the capacity of the disability community to successfully engage and work within the affordable housing system.

The findings in *Going It Alone* document the need for a new housing technical assistance initiative – the Housing Center for People with Disabilities – that can bring the two systems together. The primary objective of the Housing Center for People with Disabilities will be to help the disability community develop the knowledge and skills needed to become a successful “player” in state and local affordable housing programs and decision making. The target audience will include people with disabilities, their families, housing advocates, service providers, and affordable housing officials across the country.

The outcome will be more collaborative partnerships between the disability community and the affordable housing system, leading to a significant expansion of homeownership and rental housing opportunities for people with disabilities. To illustrate that these collaborations can work, this report summarizes two successful rental and homeownership strategies that have been implemented in Oakland County, Michigan and the State of Texas.

In the end, innovation in affordable housing practices benefiting people with disabilities will also depend on intangibles, including a culture of innovation and change, and the leadership it takes to sustain the process of systems change. However, the authors of this report firmly believe that these dynamics can be fostered and enhanced by providing more support and housing technical

assistance to the disability community as they continue to work to achieve their housing goals. The Housing Center for People with Disabilities can help make those goals a reality.

CHAPTER 1 – THE NEED

Documenting the Housing Crisis Confronting People with Disabilities

Since the 1980s, people with disabilities and their housing advocates have made it clear that a home of one's own – either rented or owned – means permanent and affordable housing in the community, including rental apartments, condominiums, and single family homes. Today, the disability community knows that expanding permanent and affordable housing for people with disabilities is an essential need in every community in the United States. Studies have clearly documented the enhanced quality of life and positive outcomes experienced by people with disabilities who have a home of their own. Experience has also proved that people with disabilities living independently in permanent and affordable housing can be successful tenants and homeowners. With this increased emphasis on both rental and homeownership options, it is no surprise that the demand for permanent and affordable housing for people with disabilities has increased exponentially during the past decade.

Unfortunately, this demand is not well understood or acknowledged by most affordable housing funders and housing providers. Many federal, state, and local affordable housing officials and housing providers are still unaware of the housing needs or housing crisis confronting people with disabilities. Some affordable housing providers still think disability service providers – not the affordable housing system – should pay for housing for people with disabilities. Many affordable housing officials and housing providers do not understand that recent innovations in Medicaid and other support service funding streams mean that: (1) many people with disabilities no longer are forced to live in high density residential settings; and (2) Medicaid does not pay for the costs of permanent housing in the community.

Housing officials also need to be reminded that, for over 25 years, people with disabilities have been eligible for federal housing assistance. However, until a few years ago, there was a lack of data on the nature and extent of the housing needs of people with disabilities. Without good data it was difficult for the disability community to successfully engage federal housing policy makers and affordable housing providers and ensure people with disabilities received their “fair share” of government-funded housing resources. Fortunately, good data is now available which accurately describes the severe housing problems experienced by people with disabilities, and it documents their priority need for government housing assistance.

In March of 1999, TAC and the CCD Housing Task Force published *Priced Out in 1998*, a comprehensive report on the housing crisis experienced by people with disabilities. This report was significant because it documented that the poverty experienced by people with disabilities – including over 3 million adults with disabilities receiving SSI benefits – is the underlying cause of the housing crisis. *Priced Out in 1998* compared SSI benefit income to local housing costs in all 50 states and within 2,646 US Department of Housing and Urban Development (HUD) housing market areas and concluded:

- People with disabilities receiving SSI benefits are among the lowest income households in the United States. The national average income of an individual with a disability receiving SSI is only 24.4 percent of the typical one-person household (or median) income.
- In 1998 there was not one county or metropolitan area in the United States where a person receiving SSI benefits could actually follow federal guidelines for housing affordability and pay only 30 percent of their monthly income for rent. Instead, as a national average, a person with a disability must spend 69 percent of his or her monthly SSI monthly income to rent a modest one-bedroom apartment at HUD's Fair Market Rent. The national average for a modest studio apartment is 58.5 percent of SSI monthly income.
- Virtually all adults with disabilities receiving SSI benefits who do not have government housing assistance qualify under federal guidelines as households with "worst case" housing needs. "Worst case" housing needs are defined as paying more than 50 percent of income for housing costs or living in severely substandard housing. A 1996 HUD report indicates that people with disabilities are more likely, than elderly or family households, to experience both these housing problems.¹
- The information in *Priced Out in 1998* was intended to be a wake-up call for both federal housing policy makers and the nation's affordable housing officials. During the early 1990s, the federal government made no effort to accurately assess the housing needs of people with disabilities. Recent estimates have been more realistic, including a 1999 HUD report which documented that 25 percent of the 5.4 million households in the United States with "worst case" housing needs – approximately 1.4 million households – were people with disabilities.²

The CCD Housing Task Force and TAC have estimated that as many as 1.8 million people with disabilities receiving SSI benefits may have severe housing problems. In addition to SSI recipients, there are hundreds of thousands of people with disabilities who receive other disability benefits (i.e., Social Security Disability Income) who also qualify for government housing assistance. Housing advocates in the disability community know first hand that millions of people with disabilities today are "at-risk" of homelessness because they live in severely substandard or inadequate housing, or pay most of their extremely limited income for rent. In the United States today, people with disabilities are undoubtedly the most poorly housed of any group eligible for government housing assistance.

Advocates for people with disabilities are also becoming more concerned about people with disabilities living with aging parents. These adults with disabilities have had stable housing with their families because their parents challenged the system and choose to keep their child in the community instead of resorting to an institution. These adults with disabilities have always been a part of community life. Now their parents are in their 70s and 80s and community-based housing is a priority need for their adult children. The Arc of the United States estimates that

¹ News Release: *Statement by Henry Cisneros on Worst Case Needs in Housing*. US Department of Housing and Urban Development, March 14, 1996.

² *Waiting In Vain: An update on America's Rental Housing Crisis*. US Department of Housing and Urban Development, March 1999.

approximately 200,000 adults with mental retardation and other developmental disabilities are in need of housing and services in the community. These parents are looking to the affordable housing system to provide them with an answer to the question “Where will my child live after I die?” Thus far, there are few, if any, good answers to this question.

Given the magnitude of the housing crisis confronting people with disabilities, why hasn't the federal government – which funds over 4 million units of subsidized housing for low-income households – done more to address the housing problems which impact the most vulnerable of our nation's citizens? The answer to this question lies – at least in part – in major changes that have taken place in federal government housing policies and programs. During the 1990s, just as greater numbers of people with disabilities were seeking housing, federal housing policies were actually exacerbating the housing problems of people with disabilities. These changes are discussed in Chapter 2.

CHAPTER 2 – POLICIES, BARRIERS, AND OPPORTUNITIES

The 1990s were a period of significant change in government housing programs and policies. New federal housing policies fundamentally altered the affordable housing delivery system, including who controls federal housing funds spent at the state and local level. For the most part, the disability community has been slow to adapt and respond to this new environment – which creates both barriers and opportunities for expanding affordable housing for people with disabilities.

New Federal Housing Policies

Devolution of Federal Housing Funding Decisions to State/Local Government

During the 1990s, the federal government gave state and local housing officials and Public Housing Agencies (PHAs) more control over how federal housing funds are used in their jurisdictions. This policy direction began with the enactment of the National Affordable Housing Act of 1990 and culminated with the passage of the Quality Housing and Work Responsibility Act of 1998. Collectively, these new laws have fundamentally altered the landscape of affordable housing funding and decision making. Now state and local housing officials and PHAs – not the federal government – decide which low-income populations will benefit from federally funded housing activities. These changes are not well understood by many disability organizations that still think HUD is the only key player.

The Consolidated Plan and the Public Housing Agency Plan

In exchange for more control over federal housing programs, state and local government housing officials and PHAs must now develop and submit strategic housing plans to HUD each year. These plans – the Consolidated Plan and the PHA Plan – contain the specific housing strategies and activities that will be implemented in the jurisdiction to meet affordable housing needs. These plans control the expenditure of over \$15 billion in annual federal housing funding which can be used for first-time homeownership programs, rental housing production, and tenant-based rental subsidies benefiting low-income households. The plans also determine which population groups (e.g. elderly households, family households, disabled households) will have priority for federal public housing units and Section 8 rent subsidies.

By law, both the Consolidated Plan and the PHA Plan should be developed with input from citizens, including the disability community. However, the track record for meaningful participation by the disability community is poor. Many disability organizations are unfamiliar with the Consolidated Plan and the PHA Plan, or aren't sure how to influence the housing strategies included in these plans.

Because the disability community is not adequately represented during the development of these plans, people with disabilities are not getting their “fair share” of the federal housing resources that these plans control.

Despite a requirement that local and state officials consult with the disability community when preparing the Consolidated Plan, meaningful consultation rarely occurs. Even when the disability community is asked to provide housing needs data for the Consolidated Plan, state and local housing officials usually do not allocate a “fair share” of the federal housing resources available to people with disabilities. Because of the broad latitude given to state and local housing officials, HUD will not necessarily reject a Consolidated Plan simply because it does not address the housing needs of people with disabilities – unless that issue is brought to HUD’s attention by the disability community.

Barriers to Housing Opportunities for People with Disabilities

A Complicated Housing System

Unfortunately, the nation’s affordable housing programs are not organized or delivered systematically, but rather through a myriad of complicated programs and housing agencies that have no relationship to one another. Navigating through this maze has proved very difficult for the disability community. While there are some provisions in federal law and regulation designed to foster collaboration between government housing officials and the disability community – including the Consolidated Plan – housing advocates for people with disabilities have not learned how to capitalize on them.

The disability community is severely constrained by its limited knowledge of federal housing policies and programs. When disability housing advocates attempt to engage housing officials, they often report that the information they receive is either confusing or not useful to them. Because every federal housing program is different, it is difficult to know exactly what questions to ask, or to learn how programs can best be used to expand housing for people with disabilities.

Even local and state housing officials who administer certain federal housing programs are usually unfamiliar with the rules and policies that govern other programs outside of their administrative authority. For example, PHAs have information on the public housing and Section 8 voucher program, but not on the federal HOME and Community Development Block Grant (CDBG) programs. Housing advocates for people with disabilities often ask, “If you can’t get useful and reliable information from the housing system, where can you get it?”

HUD Budget Cuts

For more than a decade, the federal government has dramatically reduced its financial commitment to affordable housing. National housing advocates report that, after adjustments for inflation, HUD’s budget has been cut by more than 75 percent since the mid-1980s. More than

any other group eligible for housing assistance, people with disabilities have been negatively affected by the decline in federally funded housing and by cuts in the HUD budget.

Because of the extremely low incomes of people with disabilities receiving SSI benefits, government housing programs that meet their needs must include a rental subsidy or an operating subsidy to ensure affordability. Unfortunately these housing subsidies are expensive and have been most affected by the budget cuts at HUD. Long-term rent subsidies for Section 8 project-based assistance, for the development of high quality public housing, and the Section 811 Supportive Housing for Persons with Disabilities Program (Section 811) have either been eliminated altogether or drastically reduced from previous funding levels.

The Section 811 budget – which funds capital grants, operating subsidies, as well as tenant-based rental assistance for people with disabilities – has been cut by more than 50 percent since 1995. This funding reduction has been a serious blow to non-profit disability organizations struggling to expand the stock of affordable housing. Most non-profit disability organizations relied exclusively on the Section 811 program to expand housing for people with disabilities receiving SSI benefits. As Section 811 funding was cut, and the cost of developing housing increased, housing production levels for people with disabilities have declined dramatically.

Housing Affordability For People With Disabilities

The extremely low income of most people receiving disability benefits is also a major barrier that federal housing policies have not addressed. Simply put, it costs more to provide decent and affordable housing for people with disabilities than it does for other groups eligible (e.g. elderly households, families with children) for government housing programs. Statistics published by HUD in March of 1998 document that people with disabilities assisted through HUD programs have an average annual income that is about 20 percent less than the income of elderly households receiving HUD assistance.³

Because of their limited incomes, people with disabilities need more rent subsidy funding and down-payment assistance than low-income working families. In these days of reduced government funding for housing, there are few incentives for government officials to “spend more for fewer units” – or to prioritize housing for people with disabilities in their Consolidated Plans – unless they are convinced to do so by the disability community.

As stated above, long-standing HUD programs that provided “deeply” subsidized housing for the lowest income groups (i.e., Section 8 project-based assistance, public housing development, Section 811, etc.) have been reduced or eliminated from the federal budget. Replacing them are housing programs and financing mechanisms more easily targeted to higher income households, including the HOME and CDBG programs, the federal Low Income Housing Tax Credit program, and bond financing. State and local government housing agencies are producing thousands of units of “affordable housing” with these programs. However, in most instances, this new supply of housing is not affordable to people with SSI incomes of approximately \$500 per month.

³ *Recent Research Results: A Newsletter from HUD USER*. Office of Policy Development and Research, US Housing and Urban Development. March 1998.

Designation of “Elderly Only” Housing

Since 1992, federal law has permitted public and private HUD assisted housing providers to restrict or exclude people with disabilities under age 62 from residing in studio and one-bedroom apartments with Section 8 project-based subsidies. Prior to 1992, these units were available on an equal basis to both elderly and disabled applicants. A TAC and CCD Housing Task Force report published in 1996 estimated that as many as 273,000 units of this housing would no longer be available to people with disabilities by the end of 2000 – an estimate that is currently on track as subsidized housing providers and PHAs continue to implement “elderly only” housing policies.⁴

This loss of housing has occurred in thousands of communities across the country and has had a devastating impact on the supply of housing available to people with disabilities. These properties often include the only subsidized housing units in a locality that are barrier-free or otherwise accessible to people with physical or sensory impairments. The budget cuts to the Section 811 program discussed above have also prevented the development of new accessible housing properties that could begin to replace some of the housing lost through “elderly only” designation.

Discrimination

The stigma experienced by people with disabilities persists in many communities, and makes accessing or developing affordable housing difficult. Often, PHAs, housing developers, and city officials would rather avoid serving people with disabilities than face the possible controversy. In the worst cases, these housing providers and officials share the prejudices and fears of the community at large. During the last decade, federal housing policies have been driven by a desire to exclude people with disabilities from certain federal housing developments and have therefore reinforced the stigma and discrimination experienced by people with disabilities every day.

It is important to remember that, until the enactment of the Fair Housing Act Amendments (FHAA) of 1988, it was legal in the United States to discriminate against a person with a disability attempting to rent or buy a home.

Federal laws now protect people with disabilities from housing discrimination but these legal protections are often not well understood. In fact, many disability organizations are uncertain about how these laws actually work and how to address housing discrimination when it occurs.

Opportunities to Expand Housing for People With Disabilities

Despite all the barriers identified above, a few states and communities are making real headway in expanding affordable housing for people with disabilities. In these localities, housing officials

⁴ *Opening Doors: Recommendations for a Federal Policy to Address the Housing Needs of People with Disabilities.* TAC and the CCD Housing Task Force, Boston, MA. September 1996.

are responding to the sustained housing advocacy efforts of the disability community, and are implementing innovative and collaborative affordable housing strategies benefiting people with disabilities. Obviously, the specific approaches adopted in local communities vary, depending on circumstances and opportunities. However, TAC and the CCD Housing Task Force has found two common elements in most successful efforts:

1. The creative use of all available affordable housing programs to expand homeownership and rental housing options – including so-called “generic” housing programs – rather than relying exclusively on the Section 811 Supportive Housing for Persons with Disabilities Program; and
2. Strong partnerships and collaborations between the affordable housing system and the disability community to ensure that the housing created will meet the housing needs and preferences of people with disabilities.

Using “Generic” Affordable Housing Programs

During the last decade, cuts in government housing programs prompted the affordable housing system to become more creative in its mission to expand affordable housing opportunities for low and moderate-income households. “Generic” affordable housing programs not targeted specifically to people with disabilities such as HOME, CDBG, the Low Income Housing Tax Credit program, and Section 8 vouchers are now the core components of state and local affordable housing strategies. These flexible programs have attracted both public and private sector developers to work in partnership with the housing system on innovative homeownership and rental housing strategies. Using these “generic” rental and homeownership housing programs, housing finance agencies and government housing officials are learning how to “write down” the costs of rental and homeownership initiatives and leverage private financing in order to serve more low and moderate income households.

Entrepreneurial PHAs have learned that the Section 8 voucher program is also an effective housing resource when targeted to address important housing policy objectives. The Section 8 program, which currently assists over 1.4 million households nationwide, is now used to help families move from welfare to work, to help minority households move to more integrated neighborhoods, to re-unite families whose children have been in foster care, and to help people with disabilities who have been negatively affected by “elderly only” housing designation. In the very near future, Section 8 vouchers will also be available to help very low-income households, including people with disabilities, buy their first home.

Despite the potential in these new creative approaches to expand affordable housing, “generic” affordable housing programs are not being used in a systematic way to address the housing needs of people with disabilities. The disability community does not benefit from these programs because:

- The disability community does not have the housing knowledge or capacity to understand the complex laws, regulations, and policies governing these programs;
- The disability community has not positioned itself to successfully influence state and local housing strategies included in the Consolidated Plan or the PHA plan; and

- The stigma and discrimination experienced by people with disabilities deter state and local housing officials from making the housing needs of people with disabilities a priority unless there is a sustained advocacy effort from the disability community itself.

Building New Partnerships and New Approaches

To successfully target these “generic” affordable housing resources, the disability community must learn more about how these programs can be used to meet the specific housing needs and preferences of people with disabilities. They also must become more involved in the development of state and local affordable housing strategies and build new partnerships with public and private housing agencies. In other words, to benefit from all of the resources within the affordable housing system, the disability community must learn to “become a player” in the housing system.

This approach is essential but not easy. Consistent with the direction in federal housing policy, state and local government housing officials have re-directed their efforts to the “working poor” and “moderate” income households. Within this policy context, there are no built-in fiscal or policy incentives for government housing officials and affordable housing providers to collaborate on housing for households with the lowest incomes – particularly people with disabilities receiving SSI benefits. Housing advocates for people with disabilities need to learn how to create partnerships with the housing system and to leverage “generic” affordable housing resources for people with disabilities.

Most government housing officials and housing providers admit that they know little or nothing about the housing needs or housing preferences of people with disabilities. However, successful collaborations can occur if the disability community takes the lead to assertively engage and educate state and local housing officials in a dialogue about the housing needs of people with disabilities and how they can be addressed.

Because some housing officials may still be unwilling to address the housing needs of people with disabilities, the disability community must also learn how to monitor the housing activities of the state and local government officials and hold them accountable for their decisions. These officials have a legal responsibility to address “priority housing needs” in local communities and to address the barriers and impediments to fair housing choices for people with disabilities. In other words, they have an obligation to provide a “fair share” of government housing funding to meet the needs of people with disabilities who live in their communities.

The Next Steps

It is clear that the disability community will fail in its housing advocacy efforts if outdated models and strategies are followed and if they fail to capitalize on new affordable homeownership and rental housing strategies. During the past four years, there have been several national rental and homeownership initiatives which hold great promise for people with disabilities – particularly if they can be linked to “generic” affordable housing programs and

strategies and if they can be implemented in partnership with affordable housing funders and providers.

Currently, there are 21 Fannie Mae HomeChoice homeownership coalitions for people with disabilities that exist in 19 states and localities across the country. These coalitions need to gain the housing expertise and experience necessary to be able to capitalize on “generic” affordable homeownership resources and strategies that are part of broader community efforts to expand homeownership for low-income households. They also need to learn how to leverage both public and private financing for their homeownership coalitions, including a new and important opportunity to use Section 8 vouchers for homeownership initiatives targeted to people with disabilities.

On the rental housing side, new Section 8 vouchers created by Congress exclusively for people with disabilities can be the basis for new partnerships between PHAs and the disability community to expand rental housing opportunities. Congress has also funded new Section 811 tenant-based rental assistance resources that – for the first time – can be administered directly by non-profit disability organizations. Pending reforms in the Section 811 program may also permit disability organizations to develop more innovative financing models specifically designed to leverage the “generic” affordable housing resources described above. The disability community must be prepared to capitalize on these new rental and homeownership opportunities for people with disabilities, some of which are outlined in the next chapter.

CHAPTER 3 – OPPORTUNITIES TO EXPAND HOMEOWNERSHIP AND RENTAL HOUSING FOR PEOPLE WITH DISABILITIES

During the past several years, there have been several new homeownership and rental housing initiatives targeted to people with disabilities including:

- New Section 8 voucher programs targeted exclusively to people with disabilities; and
- The Home Of Your Own (HOYO) and Fannie Mae HomeChoice homeownership coalitions.

Anecdotal evidence suggests that – in a very limited number of communities and states – these new housing initiatives have brought about a significant expansion of affordable housing for people with disabilities. In a few instances, the availability of these programs has actually fostered the development of partnerships and coalitions of housing and disability organizations working together to address the housing crisis facing people with disabilities.

However, TAC and the CCD Housing Task Force have learned that most housing advocates in the disability community are still struggling to expand rental and homeownership opportunities in their communities. In most communities, disability housing advocates still lack the knowledge and housing capacity to capitalize on these opportunities. They are also having difficulty engaging and obtaining the “buy-in” of state and local housing officials. As a result, the potential within these housing initiatives to significantly expand housing opportunities for people with disabilities in a more systematic way has not yet been realized.

New Section 8 Vouchers for People with Disabilities

The Section 8 Housing Choice Voucher program is targeted by law to help extremely low-income people, including people with disabilities, afford housing of their choice in the private rental market. Households with Section 8 vouchers pay a limited amount of their monthly income (usually 30 percent) for rent. The Section 8 voucher pays a rent subsidy directly to the landlord that is based on the cost of “modestly” priced rental housing in the locality. To use the Section 8 voucher successfully, the household must locate housing that is affordable and approvable under HUD guidelines, and the owner of the rental housing must agree to accept the Section 8 payment.

Overall, the Section 8 program has been a very successful mechanism to help very low-income people solve their housing problems. Since the program began in 1974, HUD has distributed over 1.4 million vouchers to PHAs, who administer the program and distribute the vouchers to households on their Section 8 waiting lists. However, for people with disabilities and their housing advocates, the Section 8 program has many barriers and impediments that are difficult to overcome.

Section 8 is a complicated program with a myriad of confusing rules and regulations. Since the enactment of public housing reform legislation in 1998, Section 8 has also become a much more flexible program. Through the PHA Plan process, PHAs are given a great deal of autonomy to determine which low income households will benefit from the Section 8 vouchers available and whether the PHA will use Section 8 vouchers for homeownership initiatives.

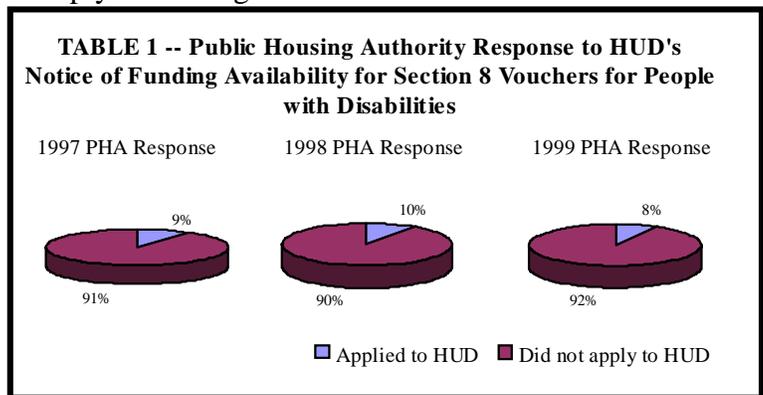
The Section 8 program is also complicated because it involves several key players – including the PHA, the low-income household, and a willing landlord in the private rental market. Obtaining a Section 8 voucher does not guarantee housing. Once a voucher is obtained, the household has approximately 60 days to locate housing within Section 8 rent limits that meets HUD’s Housing Quality Standards. The landlord must also be willing to accept the rent subsidy.

Historically, the disability community has had great difficulty trying to use the Section 8 program. Disability organizations generally are not sure how to approach PHAs and do not understand the complicated rules PHAs use to administer the program. People with disabilities have problems when they try to apply and get on Section 8 waiting lists, and often are removed from waiting lists for procedural reasons. If a person with a disability actually succeeds in getting a Section 8 voucher, they often have difficulty finding a willing landlord or a rental unit that meets Section 8 guidelines. Successful Section 8 programs for people with disabilities must offer assistance to overcome these bureaucratic and programmatic barriers.

For the past four years, Congress has appropriated funding for 30,000 Section 8 vouchers to address the loss of housing for people with disabilities from the implementation of “elderly only” housing policies. Since 1997, Section 8 vouchers have been offered by HUD to PHAs willing to document the loss of housing for people with disabilities in their jurisdiction. Another 10,000 vouchers were appropriated for the Section 8 Mainstream Program for People with Disabilities, which is a set-aside of Section 8 vouchers specifically for people with disabilities.

The process of getting these vouchers distributed to people with disabilities who need them has not gone smoothly. A TAC survey of all PHAs in 1999 documented the following problems:

- The vast majority of PHAs are simply unwilling to administer Section 8 vouchers targeted to people with disabilities.
- Available HUD data indicates that only 10 percent of the PHAs that administer the Section 8 program applied to HUD each year to make these vouchers available to people with disabilities⁵ (See Table 1 to the right.)



⁵ Based on the number of PHAs that applied for the Section 8 Mainstream Program for People with Disabilities in 1997, 1998, and 1999.

- Many PHAs report a lack of capacity to administer additional vouchers for people with disabilities who may need extra help to use the voucher;
- Some PHAs that have these vouchers have not distributed them. TAC and the CCD Housing Task Force has found that these PHAs do not have positive working relationships with disability organizations.

This lack of interest and poor track record of PHAs prompted Congress to direct HUD to also permit non-profit disability organizations to administer some of these Section 8 vouchers. Disability organizations that want to participate are having difficulty demonstrating the capacity to administer the Section 8 voucher program or are having difficulty getting new vouchers from HUD. Others who want to apply in a partnership with a PHA report difficulty convincing the PHA to apply with them. As a result, hundreds of these Section 8 vouchers have yet to be given to the people with disabilities who desperately need them.

This lack of success is troubling but not surprising. Very few disability organizations have a history of good working relationships with PHAs. Most do not know how the Section 8 voucher program actually works, and do not know how to get people with disabilities on Section 8 waiting lists. They also do not know that people with disabilities can receive a priority for Section 8 vouchers through the PHA Plan process. This knowledge is essential for people with disabilities to fully benefit from the Section 8 voucher program – the cornerstone of the federal government’s current rental housing policies

To increase access to Section 8 vouchers for people with disabilities, disability organizations must be able to:

1. Work more collaboratively with PHAs to expand access to Section 8 vouchers for people with disabilities;
2. Develop the capacity to administer the Section 8 voucher program themselves if PHAs are unwilling; and
3. Learn how to use the PHA Plan process to preserve and expand access to both public housing and Section 8 vouchers for people with disabilities.

PHAs must also work with the disability community to address some of the other major barriers within the Section 8 and public housing programs that negatively impact people with disabilities. The disability community needs to become more aware of PHA efforts to designate “elderly only” housing and ensure that this loss of housing for people with disabilities is adequately addressed by the PHA through new Section 8 vouchers and by targeting other affordable housing programs to people with disabilities.

People with disabilities and their housing advocates need help understanding complex Section 8 and public housing regulations. They also need assistance with the housing search and the landlord acceptance process, and may need access to security deposit or utility deposit funds or other one-time housing related needs. Innovative collaborations created between PHAs and the disability community can lead to much better utilization of Section 8 and public housing by

people with disabilities, including the potential for new homeownership opportunities. One of these collaborations is described as a “best practice” in Chapter 6.

Fannie Mae HomeChoice and the Home of Your Own Homeownership Initiatives

Fannie Mae is a congressionally chartered, shareholder-owned company, and the nation’s largest source of mortgage funds. Fannie Mae has committed to provide one trillion dollars in targeted lending for 10 million homes by the end of the decade.⁶

Fannie Mae HomeChoice is a mortgage product tailored to meet the unique needs of low- and very low-income people with disabilities. With the development of HomeChoice, Fannie Mae became the only secondary market agency to tailor a mortgage product to people with disabilities that addressed some of the barriers people with disabilities face when trying to buy a home. HomeChoice mortgages offer flexibility in the areas of loan-to-value ratios, amount of down payment, qualifying ratios, and establishing credit. These features make HomeChoice a unique program for helping people with disabilities with limited incomes become homeowners.

The HomeChoice mortgage product is made available through 22 homeownership coalitions implemented in 19 states and localities across the country. Since its inception in 1996, the HomeChoice mortgage product has helped approximately 250 people with disabilities become first time homebuyers by emphasizing homeownership education, pre- and post-purchase counseling, and other long-term supports that make it possible for people with disabilities to succeed as homeowners.

The homeownership coalition model includes a lead agency that coordinates the program in partnership with a wide range of stakeholders from the housing, disability, and finance fields. Coalition members can be consumer and family groups; housing finance agencies; lenders; state mental health, mental retardation, and developmental disabilities agencies; independent living centers; non-profit homeownership counseling organizations; and realtors. To be successful, the coalition’s partners must have the knowledge, skills, and commitment necessary to aggregate all resources needed by people with disabilities interested in owning a home, including homebuyer education and counseling, down-payment assistance, home modifications, legal assistance, and the most advantageous mortgage financing.

Fannie Mae’s HomeChoice coalition model built upon the earlier efforts of the National Home of Your Own Alliance (HOYO). HOYO grew from a locally based homeownership pilot program to a national effort funded by the Administration on Developmental Disabilities within the US Department of Health and Human Services. Many HOYO coalitions now offer the Fannie Mae HomeChoice mortgage as well as other mortgage products that meet the needs of people with disabilities.

⁶ *A Home of Your Own Guide*. Fannie Mae, 1998.

People with disabilities have unique circumstances with respect to mortgage underwriting, because their income is typically derived from benefits rather than employment. Fannie Mae recognized that, while people with limited benefit incomes have a greater need for decent and affordable housing, they also have more stable long-term fixed incomes and are highly motivated to make their monthly mortgage payments.

Both the HOYO and HomeChoice initiatives also recognized that some people with disabilities, particularly those with severe disabilities, might need a wide range of financial and personal support services from public and non-profit housing and service agencies if they were to realize their dream of owning their own home. To meet these needs, the homeownership coalition model for people with disabilities is intended to be a public/private partnership designed to provide a comprehensive approach to first-time homeownership.

To ensure access to the resources needed to achieve this goal, homeownership coalitions serving people with disabilities need to establish legitimacy within the community and obtain buy-in from key housing officials, non-profit organizations, and lenders. Of particular importance is buy-in from government officials that control access to federal housing funds, including HOME and CDBG funds, that can pay for first time homeownership program costs such as down payment assistance, closing costs, and accessibility modifications. These funds are made available through the Consolidated Plan.

Thus far, most homeownership coalitions have not been able to aggregate enough funding to serve large numbers of people with disabilities. The extremely low incomes of people with disabilities receiving SSI benefits, as well as record high housing prices, have also proven to be difficult barriers for homeownership coalitions to overcome. Coalition lead agencies report great difficulty obtaining sufficient HOME and CDBG funds for the down payment assistance and closing costs necessary to reach the lowest income households.

Often, lenders are reluctant to modify their mortgage processing systems to accommodate the small volume of loans that these homeownership programs are currently generating.

Homeownership coalitions for people with disabilities should also be focusing on a new opportunity that could help increase the number of people with disabilities who can achieve homeownership. New federal policies enacted in the Quality Housing and Work Responsibility Act of 1998 will soon permit Section 8 vouchers to be used for homeownership as well as rental housing. The use of Section 8 housing assistance to make monthly mortgage payments will mean that more people with disabilities will now potentially qualify for HomeChoice and other mortgage products and may give private lenders an added incentive to participate in the HomeChoice program.

In higher cost housing markets, the Section 8 program will be able to provide \$600 per month or more as a direct subsidy to the monthly mortgage amount. However, to take advantage of these new resources for homeownership, coalitions must now seek the active participation of the state or local PHA that administers the Section 8 program.

As discussed above, most disability organizations currently do not have the housing capacity to take advantage of these new rental and homeownership initiatives. TAC and the CCD Housing

Task Force recently completed several surveys designed to document these capacity problems. The findings of these surveys are discussed in the next chapter.

CHAPTER 4 – LESSONS FROM THE FIELD: TAC AND THE CCD, HOUSING TASK FORCE SURVEYS

Survey Rationale

For many years, TAC and the CCD Housing Task Force have believed that the lack of collaboration and partnerships between the disability community and the affordable housing system – in particular PHAs – is the key barrier to addressing the housing crisis confronting people with disabilities. Unless the disability community learns how to “play the housing game” in local communities, they will have no choice but to settle for the minimal outcomes now being achieved in the homeownership and rental housing programs described in the previous chapter.

To more accurately measure the housing capacity of the disability community, and the level of support received from the affordable housing system, TAC and the CCD Housing Task Force completed three separate surveys in 1999. The surveys were designed primarily to evaluate the knowledge, capacity, and level of participation among non-profit disability organizations in community-based affordable housing programs and to learn more about the implementation of the Fannie Mae HomeChoice Mortgage Program and the Section 8 vouchers targeted to people with disabilities. As national housing advocates for people with disabilities, TAC and the CCD Housing Task Force wanted to learn:

- The extent to which state and local disability groups were taking advantage of homeownership and Section 8 rental housing initiatives for people with disabilities;
- The disability community’s participation level in affordable housing decision making at the state and local level through the Consolidated Plan and PHA Plan processes, and their capacity to leverage “generic” affordable housing funding controlled by government housing officials;
- The level of involvement of affordable housing funders, PHAs, and other housing providers in expanding homeownership and rental housing opportunities for people with disabilities including the extent of partnerships established between the disability community and the affordable housing system; and
- The housing technical assistance needs of disability organizations and housing agencies working to expand affordable housing opportunities for people with disabilities.

Approach

TAC utilized data from the following three housing surveys to reach the findings outlined in *Going It Alone*. [NOTE: Copies of the surveys are included in Appendices 1 – 3.]

Housing Capacity Survey of Non-Profit Disability Organizations – During 1999, TAC conducted a national survey of CCD Housing Task Force members and affiliated organizations.

Organizations participating in the survey included state chapters of The Arc of the United States (Arc), state chapters of the National Alliance of the Mentally Ill (NAMI), local affiliates of the American Network of Community Options and Resources (ANCHOR), local chapters of Easter Seals, state Developmental Disabilities Councils, and local chapters of the United Cerebral Palsy Association. TAC received 96 survey responses representing a broad cross-section of consumer, family, advocacy, and provider organizations within the disability community. See map in Appendix 4.

Housing Capacity Survey of Fannie Mae HomeChoice and Home of Your Own Coalitions –

During the summer of 1999, Fannie Mae HomeChoice and Home of Your Own coalitions were surveyed. Thirty-eight responses were received, including 19 from HomeChoice coalitions, nine from HOYO coalitions, and 10 respondents who participated in both programs. Respondents represented homeownership coalitions in 23 states and territories across the country. TAC also conducted focus groups with two coalitions, and interviewed staff in Fannie Mae Regional Offices. See map in Appendix 5.

Public Housing Agency Section 8 Survey – TAC individually contacted all of the PHAs in the country that currently administered the Section 8 rental assistance program. Approximately 600 PHAs responded to TAC’s request for information and data. The responding PHAs included large, medium, as well as small PHAs across the country.

Overview of Findings

The survey data confirms that the disability community’s knowledge of federal housing programs and important changes in federal housing policy is still very limited. For example, disability organizations reported knowing about new Section 8 vouchers for people with disabilities but few knew that these Section 8 rent subsidies could soon be used for homeownership or that non-profit disability organizations, as well as PHAs, could administer them. Most respondents also did not know about or had not participated in the Consolidated Plan or the PHA Plan processes in their community.

Despite the need for more collaboration between housing and disability organizations, survey data indicates that collaboration between the two systems is the exception, rather than the rule. Yet these relationships are the critical first step in developing more systematic strategies to address the substantial and growing unmet housing need that exists.

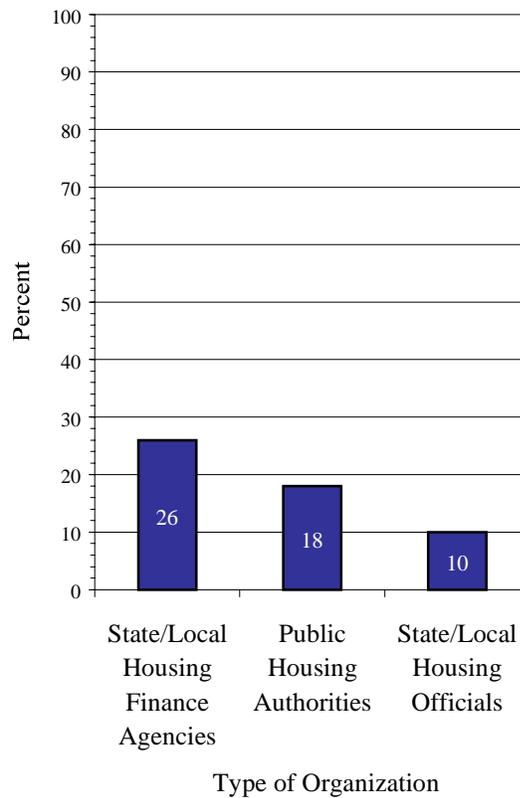
In many instances – such as with most new Section 8 rental assistance funding – forming partnerships with housing agencies is currently the only feasible approach to expand homeownership and rental opportunities in a significant way.

The survey data also documents that very few disability organizations have been able to access “generic” affordable housing programs such as HOME and CDBG to develop homeownership and rental housing opportunities for people with disabilities. Significantly, those organizations that had attempted to obtain these resources had a high rate of success. This finding indicates that with more housing knowledge and capacity, disability organizations can begin to leverage the use of these programs in local communities to address the unmet need for housing for people with disabilities.

On a final positive note, the survey results provide strong evidence of the value of providing affordable housing information and technical assistance directly to the disability community. For example, the survey responses clearly document the success of TAC and the CCD Housing Task Force technical assistance efforts over the past three years to expand the disability community's knowledge and access to the special set-asides of Section 8 vouchers for people with disabilities. During the spring of 1999, TAC received over 200 inquiries from disability organizations seeking more information about this Section 8 set-aside program.

The key findings from the survey data are presented below in two parts. Part I documents the current policies and practices of government housing officials and providers. Part II highlights the level of housing knowledge and capacity of non-profit disability organizations to participate in key community based affordable housing programs and policies.

TABLE 2 -- Housing Officials Who Rank Housing for People with Disabilities as a "High Priority" *



*According to responses from non-profit disability

Part I

The Current Role of Government Housing Funders and Providers

Finding #1 – State and local housing officials do not give a high priority to the housing needs of people with disabilities.

Only 10 percent of state/local housing officials, 18 percent of PHAs, and 26 percent of state/local housing finance agencies have made housing for people with disabilities a “high priority” for funding in their communities.⁷ (See Table 2 above.) This finding was consistent with the PHA survey data indicating one-third of PHAs believe there is no need for additional affordable housing targeted to people with disabilities within their jurisdiction.

Finding #2 – Most PHAs are not helping the disability community expand housing opportunities for people with disabilities. HUD data indicates that only 10 percent of all PHAs collaborated with the disability community each year to seek new Section 8 vouchers for people with disabilities.⁸ (See Table 1 on page 19.)

Finding #3 – Most disability organizations have not established relationships or partnerships with affordable housing providers and funders. Only 16 percent of homeownership coalitions, and only 22 percent of CCD members and affiliates had formed partnerships with PHAs to expand access to Section 8 vouchers. On a more positive note, 48 percent of homeownership coalitions serving people with disabilities had formed partnerships with government and non-profit housing agencies – progress which should eventually improve the outcomes of HomeChoice and Home of Your Own coalitions.

Part II

The Housing Knowledge and Capacity of the Disability Community

Finding #4 – Knowledge of key federal housing programs and policies that can assist people with disabilities is very limited. Only 14 percent of CCD members and affiliates have an understanding of HUD regulations, only 19 percent know about the PHA Plan and its impact on the Section 8 Program, and only 41 percent know that Section 8 rent subsidies can be used to expand homeownership as well as rental housing opportunities. (See Table 3) On a more positive note, 62 percent of CCD members and affiliates know that new Section 8 vouchers are available to help people with disabilities. This is a clear indication of the success of the TAC and CCD Housing Task Force *Opening Doors* publication.

⁷ According to CCD members’ and affiliates’ responses in a TAC survey dated July 1999.

⁸ According to HUD data regarding Section 8 Mainstream applicants years 1997, 1998, and 1999.

TABLE 3 -- CCD Members' and Affiliates' Housing Knowledge

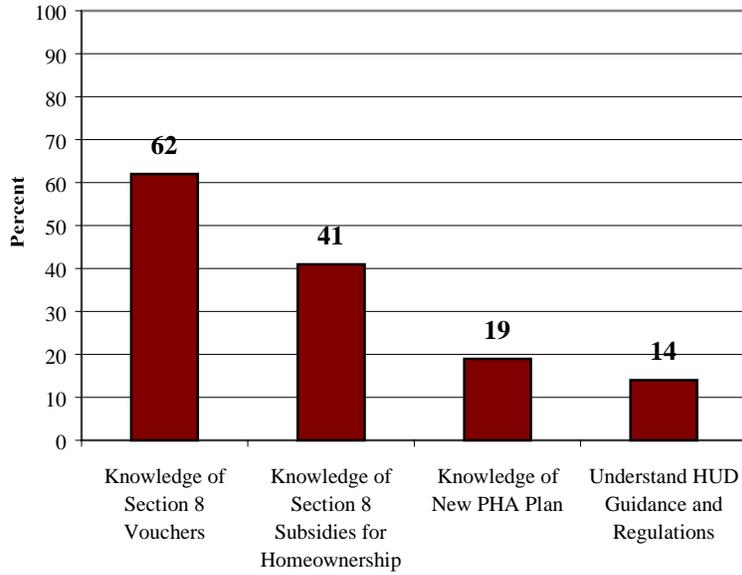
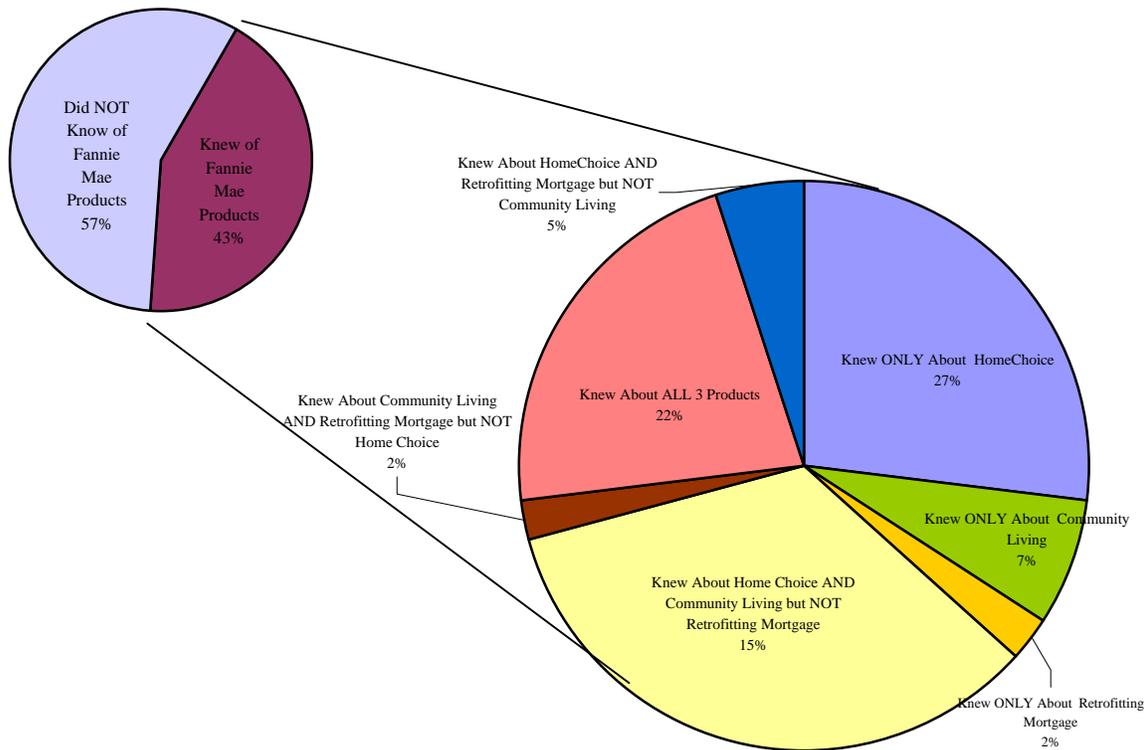
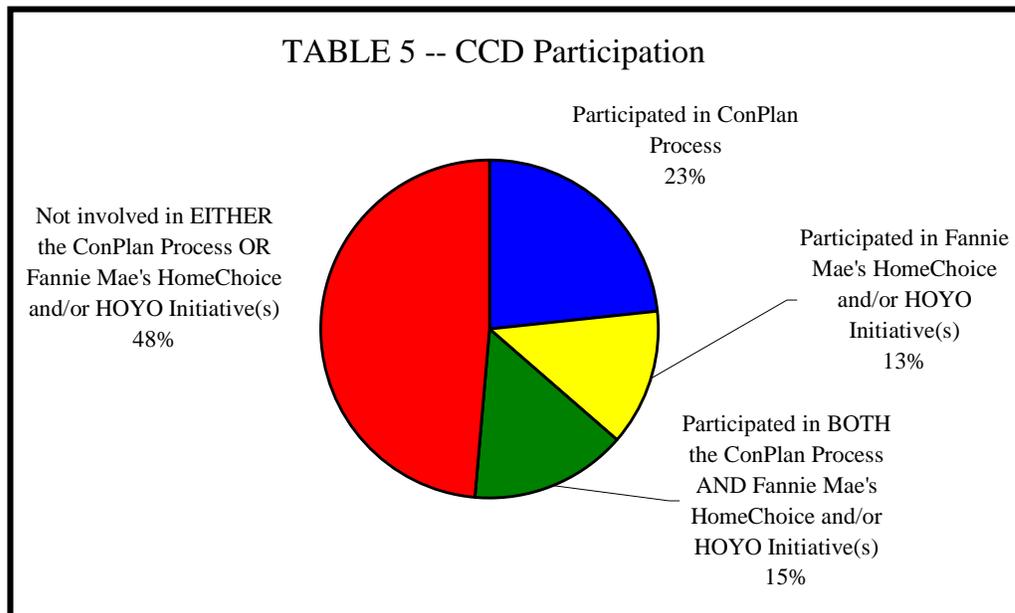


TABLE 4 -- CCD Members' and Affiliates' Knowledge of Fannie Mae Products



Finding #5 – CCD members and affiliates had very limited knowledge of Fannie Mae initiatives targeted to people with disabilities. Most organizations were not aware of the full array of Fannie Mae products available to assist people with disabilities including HomeChoice, Community Living Program, and Retrofitting Mortgage. In fact, only 9 percent know about all three products. (See Table 4 above.) 27 percent know only about HomeChoice, 3 percent knew only about the Community Living Program, and 2 percent knew only about the Retrofitting Mortgage.

Finding #6 – Many disability organizations do not understand how participation in HUD’s Consolidated Plan process can help expand homeownership and rental housing for people with disabilities. Only 38 percent of CCD members and affiliates have participated in the Consolidated Plan process. (See Table 5 on the next page.) However, 63 percent of the lead agencies in the Fannie Mae and Home Of Your Own coalitions reported some knowledge or involvement in the state or local Consolidated Plan.



Finding #7 – Most homeownership coalitions have only achieved modest results in terms of the number of people with disabilities who have become homeowners.

At the time of the survey, only two homeownership coalitions had assisted 60 or more households with disabilities to purchase a home. Both these coalitions have the active participation of state and local housing officials, housing counseling agencies and private lenders in the coalition model. The majority of coalitions had assisted less than 30 households, and two were just getting started and working to help their first household.

Finding #8 – With sufficient knowledge and capacity, disability organizations can expand access to affordable housing funding. Of the 21 disability organizations that had learned how to apply for HOME or CDBG funds, 14 reported success – a 67 percent success rate. A similar rate (56 percent) was achieved by disability organizations seeking Federal Home Loan Bank Affordable Housing Program funds for down-payment assistance or rental housing production. This finding underscores the future potential for better housing outcomes from within the disability community, provided that their housing knowledge and capacity issues can be addressed.

Assessment of Technical Assistance Needs

The survey data clearly documents what TAC and the CCD Housing Task Force have known anecdotally for the past five years – that a lack of housing knowledge and housing capacity prevents the disability community from successfully accessing government housing programs and from influencing state and local affordable housing policies and strategies. And because their primary mission involves the organization, financing, delivery, or advocacy for services and supports – and not affordable housing – most disability organizations do not have the resources to obtain this expertise on their own. The data leads to a major conclusion – the need for a comprehensive program of housing-related direct technical assistance and training targeted specifically to the disability community.

TAC and the CCD Housing Task Force initially identified this technical assistance need in its first housing policy report titled *Opening Doors: Recommendations for a Federal Policy to Address the Housing Needs of People with Disabilities* published in 1996 which stated:

“The CCD Housing Task Force recommends that a comprehensive affordable technical assistance housing initiative be developed and funded that is specifically targeted to people with disabilities, advocates, and service providers to:

- Increase affordable housing opportunities and choices for people with disabilities in local communities through better access and use of federal, state, and local affordable housing resources; and

- Strengthen the capacity of organizations representing people with disabilities to assume a leadership role within their states and local communities on affordable housing issues and strategies, with a specific emphasis on the Consolidated Plan.”

Specific Technical Assistance Needs

Most non-profit disability organizations surveyed stated that technical assistance was needed to expand their housing capacity and to assist them in establishing partnerships with the affordable housing delivery system. The survey data indicates that:

- 86 percent needed help to understand HUD policies and regulations;
- 68 percent requested assistance to expand homeownership opportunities;
- 60 percent needed help to engage local housing officials, and over 52 percent wanted help to learn how to effectively participate in affordable housing planning processes in their communities, including the HUD mandated Consolidated Plan and the new PHA Plan;
- 70 percent requested assistance to increase the availability of Section 8 rent subsidies for people with disabilities;
- 57 percent requested assistance with affordable housing production activities; and
- 61 percent wanted more information about “best practices” to expand housing for people with disabilities.

Specific recommendations for a comprehensive national program of housing technical assistance are included in Chapter 5 of this report. Two case studies of successful homeownership and rental housing initiatives for people with disabilities are outlined in the Chapter 6. The principles and strategies employed in these and other documented “best practices” can be replicated across the country if more housing technical assistance tailored to the needs of the disability community can be made available.

CHAPTER 5 – TECHNICAL ASSISTANCE AND POLICY RECOMMENDATIONS

Technical Assistance Recommendations

In response to the findings in *Going It Alone: The Struggle to Expand Housing Opportunities for People with Disabilities*, TAC and the CCD Housing Task Force will seek funding to create the Housing Center for People with Disabilities, a multi-year program of technical assistance, training, and knowledge dissemination on the affordable housing issues that are critically important to people with disabilities, their families, housing advocates, and service providers. The goals of the Housing Center for People with Disabilities will be to create and strengthen the capacity of the disability community to influence state and local affordable housing policies and practices as well as to increase access by people with disabilities to subsidized and affordable rental and homeownership resources.

The Housing Center for People with Disabilities will fill a critical gap in current housing technical assistance and training activities, which have never been targeted to address this need. The goals of the Housing Center for People with Disabilities will be to:

- Create a technical assistance program framework to bring organizations representing different disability populations together to work collaboratively on community housing strategies;
- Help the disability community develop a better understanding of the complexities of affordable housing delivery system including all the government housing programs and resources which can benefit people with disabilities;
- Facilitate more dialogue and assist in the development of collaborations and partnerships between the disability community and key stakeholders in community-based affordable housing (i.e., PHAs, housing coalitions, non-profit groups, affordable housing advocates, housing counseling agencies, and private lenders); and
- Build the capacity of the disability community to effectively participate in state and local government housing strategic planning activities, (i.e., the Consolidated Plan and the PHA Plan) and to critically assess the opportunities and barriers to a significant expansion of affordable housing for people with disabilities.

Since the inception of the *Opening Doors* project in 1997, TAC and CCD Housing Task Force have found that disability organizations have consistently reported difficulty in obtaining useful affordable housing information. They report that affordable housing agencies and government housing officials actually “speak a different language” which makes communication and information sharing between the two systems difficult. When disability organizations approach the housing system on their own, they become frustrated when their efforts do not produce meaningful results. This lack of real collaboration between the affordable housing “system” and the disability community – combined with a lack of knowledge of successful strategies that work

– are the major barriers to a significant expansion of affordable housing for people with disabilities on a national scale.

In most communities and states across the country, people with disabilities and their housing advocates continue to “go it alone” in their struggle to learn more about affordable housing programs and in their efforts to create and sustain collaborations with affordable housing funders and providers. One disability organization responding to a TAC and CCD Housing Task Force survey noted, “The resources may be out there, but no one agency has the capacity to go get them.” Another stated, “We can’t get straight answers from the housing folks, except that they always say no!”

On the other hand, disability groups that have better knowledge of government housing programs have had more success in getting the housing system to say “yes.” When they gain the knowledge and skills to “play the housing game,” disability organizations have been able to create partnerships with funders and non-profit housing providers and have been successful in expanding homeownership and rental housing opportunities. The survey data, site-visits to Fannie Mae Homeownership Coalitions, and TAC’s technical assistance work with disability organizations across the country all document a direct correlation between expanding the housing knowledge and capacity of disability organizations and increasing the amount of affordable housing available to people with disabilities.

Technical assistance that is responsive to the housing needs of the disability community is not currently available from traditional technical assistance programs. For example, HUD technical assistance programs are directed to the agencies administering HUD funds, rather than to the disability community who are the “customers” of HUD’s housing programs. Current technical assistance programs funded through private philanthropy either focus on broadly defined community development or neighborhood re-vitalization goals, or concentrate specifically on the “bricks and mortar” of housing development and rehabilitation. It is clear that a new technical assistance program is needed to respond to the growing housing crisis which is affecting people with disabilities and to meet the unique needs of the disability community as described in this report. TAC and the CCD Housing Task Force are proposing to meet this need by creating the Housing Center for People with Disabilities.

TAC and the CCD Housing Task Force’s Housing Center for People with Disabilities will provide the disability community with direct technical assistance and training designed to:

- Increase the disability community’s knowledge and understanding of the roles and responsibilities of organizations within the affordable housing system, including: state and local Community Development departments; PHAs; state housing finance agencies; private lenders; and non-profit or for-profit housing providers;
- Develop the disability community’s capacity to participate effectively in the Consolidated Plan, the PHA Plan, and other community development initiatives; to better assess which homeownership and rental housing approaches can work best for people with disabilities in specific localities; and to collaborate more effectively with state and local community development agencies, community based housing providers, and lenders;

- Increase the disability community’s capacity to access more Section 8 vouchers; to administer the Section 8 program directly when appropriate; and to increase knowledge and understanding of new laws and regulations governing the use of Section 8 in homeownership programs for people with disabilities; and to develop new partnerships with PHAs administering the Section 8 and public housing programs;
- Expand the knowledge and capacity of the disability community to access federal HOME and CDBG funding, Low Income Housing Tax Credits, the Federal Home Loan Bank’s Affordable Housing Program, and other government programs that can expand housing for people with disabilities;
- Educate the affordable housing delivery system regarding the housing needs and preferences of people with disabilities, and the nature and extent of the current housing crisis facing people with disabilities in virtually every community and state; and
- Educate people with disabilities and their housing advocates on the effective use of Fair Housing laws to protect people with disabilities from discrimination in public and private housing programs.

With this type of technical assistance program, the disability community will learn to “navigate” through the complex affordable housing delivery system and have the knowledge to capitalize on community housing activities that are already underway. In many instances, there are rental and homeownership strategies that the disability community might be able to leverage, such as first-time homeownership programs that could be modified to meet the special needs of people with disabilities or rental housing initiatives which could include a “set-aside” for people with disabilities.

To be successful in local communities, it will be necessary to convince government housing officials that the housing needs of people with disabilities should receive a high priority for funding. TAC and the CCD Housing Task Force’s technical assistance will also focus on developing more successful housing advocacy strategies and preparing the disability community to play a stronger role in community housing decision making.

While seeking funding for the Housing Center for People with Disabilities, TAC and the CCD Housing Task Force will continue to provide accurate, informative, timely, and “user friendly” information on affordable housing through the *Opening Doors* website at www.c-c-d.org/doors.html, and through the *Opening Doors* publication.⁹

Topics covered include:

- Accessible Housing For People with Disabilities (Issue 10, June 2000)
- Challenging Choices: Housing Development 101 (Issue 9, December 1999)
- Affordable Housing in Your Community (Issue 8, September 1999)

⁹ *Opening Doors* is made available free of charge through a generous grant from the Melville Charitable Trust. All issues of *Opening Doors* are available through the website, or can be obtained by calling TAC at (617) 742-5657 or emailing info@tacinc.org.

- Housing Crisis for People with Disabilities (Issue 7, May 1999)
- Homeownership for People with Disabilities (Issue 6, December 1998)
- Ten Year Anniversary of the Fair Housing Act Amendments: Celebration or Vigil? (Issue 5, September 1998)
- The Section 8 Certificate and Voucher Programs (Issue 4, April 1998)
- The Consolidated Plan (Issue 3, December 1997)
- Influencing Affordable Housing Decisions In Your Community (Issue 2, September 1997)
- What Does the Designation of "Elderly Only" Housing Mean for People Disabilities? (Issue 1, May 1997)

CCD Housing Task Force and TAC Housing Policy Recommendations

The CCD Housing Task Force and TAC will also continue their efforts to influence the national housing policy debate on behalf of people with disabilities, and continue to advocate for legislative and policy changes that will overcome the significant barriers to affordable housing that are outlined in Chapter 2. To address the serious housing crisis confronting people with disabilities across the country, and to ensure that federal, state, and local housing officials provide a “fair share” of government housing funds to expand housing opportunities, the CCD Housing Task Force and TAC make the following recommendations:

Substantially increase funding for federal housing programs that can be targeted to meet the housing needs of people with disabilities.

Funding increases are needed in the Section 811 Supportive Housing for Persons with Disabilities Program and Section 8 Mainstream and “designated housing” voucher programs for people with disabilities.

It is recommended that at least one percent of the Section 811 funding (or \$1 million, whichever is less) go to fund a technical assistance program for non-profit disability organizations administering the Section 811 tenant-based assistance program.

Provide a “fair share” of all generic affordable housing resources to people with disabilities – including public housing, Section 8 Vouchers, HUD assisted housing developments, as well as HOME and CDBG funds. This objective should be accomplished through better monitoring and enforcement of the Consolidated Plan, the PHA Plan, and the PHA Allocation Plan for “elderly only” designated housing; through direct housing technical assistance and training targeted to the disability community; and through new legislation which should mandate a stronger link between priority housing needs of people with disabilities identified in the Consolidated Plan process and the housing strategies adopted by state and local government.

Improve the housing programs that already target people with disabilities. The most important reform needed is to provide Section 811 tenant-based assistance funding exclusively to

non-profit organizations working to assist people with disabilities, and to eliminate the policy of converting Section 811 tenant-based rental assistance funding to Section 8. The Section 811 program should have no more than 25 percent of Section 811 funding set-aside for tenant-based rental assistance. The single purpose corporation requirement in Section 811 should be eliminated; Section 811 funds should be configured more flexibly to leverage Federal Low Income Housing Tax Credits, HOME, CDBG, bond financing, housing trust funds, and other affordable housing financing mechanisms.

Require PHAs to address the priority housing needs of people with disabilities in all PHA Plans. PHAs seeking to designate “elderly only” housing should be required to set-aside at least 33 percent of existing Section 8 “turnover” vouchers for people with disabilities. PHAs should also be required to adopt a mandatory preference in the Section 8 program for people with disabilities who receive SSI benefits. The preference would be triggered in any locality where the cost of modest housing exceeds 50 percent of monthly SSI benefit amounts (e.g. the ratio of HUD Fair Market Rents to SSI income levels exceeds 50 percent).

Prevent housing discrimination and provide “reasonable accommodation” for people with disabilities in all affordable housing programs and policies. HUD should be required to meet its obligation to Congress to immediately inventory all HUD assisted housing developments to identify those that have implemented “elderly only” housing policies. At least annually, HUD should be required to report on the implementation of all “elderly only” designated housing policies so that the true impact of “elderly only” designated housing can be measured in every locality. Recipients of government affordable housing funding should also be held accountable for compliance with Section 504 of the Rehabilitation Act of 1973, including the removal of all barriers and impediments which impact people with disabilities’ access to affordable housing programs. Training and technical assistance should be made available to the disability community regarding the “reasonable accommodation” and “reasonable modification” provisions of the Fair Housing Act and Section 504, so that the disability community can be empowered to seek the protections afforded them by federal laws and regulations.

CHAPTER 6 – “BEST PRACTICES:” **SYSTEMATIC AND STRATEGIC APPROACHES TO** **RENTAL AND HOMEOWNERSHIP OPPORTUNITIES** **FOR PEOPLE WITH DISABILITIES**

Fortunately, the potential to significantly expand affordable housing opportunities for people with disabilities is real. Across the country, there are examples of “best practices” from Fannie Mae HomeChoice homeownership coalitions and disability organizations working with the Section 8 rental voucher program that demonstrate that much more can be done. While each community and each state in the United States has unique opportunities and barriers with respect to their affordable housing system, there are key components in both these “best practices” models that have contributed to their success and can be replicated nationally.

Part One – Homeownership for People with Disabilities

Key Components of Successful Homeownership Coalitions

- **Leadership and dedication.** Successful coalitions have broad-based memberships made up of key actors in the housing and disability communities. These members bring a wide range of knowledge to the coalition and have the authority to make key decisions. The coalition, as a whole, shares a common vision or philosophy and is committed to helping people with disabilities become homeowners. The existence of a lead coalition member, with personnel dedicated to the homeownership efforts, provides a linkage between the various participating agencies and coordinates the overall process – a critical component to developing a system for assisting people with disabilities.
- **Knowledge of housing system and resources.** A successful homeownership coalition – or at least the lead member – has a clear understanding of the existing housing system and resources. Coalition members have the skills and knowledge to engage in a dialogue with state and local housing officials and private lenders in order to access the valuable housing resources necessary to facilitate the movement of people with disabilities into homeownership.
- **Assistance with the costs associated with buying and maintaining a home.** The majority of people with disabilities live on fixed limited incomes, restricting their ability to save money. Without financial assistance to help with the costs of buying a home – such as a down payment and closing costs – and those associated with maintaining a home – such as making access modification or repairs – it is virtually impossible for people with disabilities to become homeowners. Successful homeownership coalitions acknowledge this fact and work collaboratively to access state and local resources to alleviate some of the financial burden of buying a home.
- **Housing counseling.** Effective homeownership coalitions offer counseling that not only prepares a person with a disability to become a homeowner, but also assists them after

purchasing a home in adjusting to their role as homeowner and the responsibilities that go along with it. Successful coalitions offer pre-purchase counseling with professionals who have knowledge of housing and mortgage financing and are also sensitive to the unique needs and issues that people with disabilities face, such as limited incomes and poor credit histories. Additionally, housing counselors advocate for the homebuyer by serving as the linkage between the homebuyer and the participating lender – ensuring a seamless mortgage application and approval process.

Best Practice – The Texas Home Of Your Own Coalition

Since it began its efforts in 1995, the Texas Home of Your Own Coalition has helped over 35 people with disabilities become homeowners and maintain that housing without further assistance – making it one of the most successful joint Home of Your Own and HomeChoice coalitions to date. Despite the lack of affordable housing stock in some areas of the state, the coalition has been able to serve people of various income levels, including those people with incomes below 30 percent of the area median income. Lead by United Cerebral Palsy, the strength of the coalition is evident in its track record – to date none of the homeowners have defaulted on his/her loan or requested emergency housing assistance.

There are many reasons for the Texas coalition’s success. Its ability to leverage resources and get buy-in from important stakeholders in both the housing and disability communities is a key factor. The coalition efforts have also been built upon the foundation of a shared philosophy that sees the Texas Home of Your Own Coalition as a homeownership program, rather than a disability program. This philosophy dictates that the assistance provided by the coalition could meet the needs of any homebuyer, and not just a homebuyer with disabilities. Using this philosophy, the coalition was able to expand its membership beyond the disability community, and leverage substantial resources for all of the costs encountered by first-time homebuyers.

In addition to the shared philosophy that binds the coalition members together, they also share a vast knowledge of the housing system and resources and a strong advocacy commitment to “make the system work” for people with disabilities. These strengths formed the basis for the coalition’s strategy to assertively engage state and local housing officials and become active players in decisions about the allocation of housing resources.

This strategy has paid off in the creation of a viable partnership between the coalition and the Texas Department of Housing and Community Affairs (DHCA).

In response to complaints from the disability community that the state was not using enough of its Consolidated Plan resources to address the affordable housing needs of people with disabilities, DHCA dedicated funds to facilitate the start-up of the coalition HOYO initiative. The clear linkage between the goals of the Home of Your Own Initiative and the housing priorities documented in the Consolidated Plan increased the coalition’s access to HOME and CDBG funds for down payment, closing costs, and accessibility modifications for people with disabilities who become homeowners.

To date, the state has invested over \$850,000 into the coalition’s efforts. The coalition has also been very entrepreneurial in securing funding to offset its own operating costs. Currently, people

with disabilities helped through the coalition are able to access up to \$15,000 to use towards down payment and closing costs or up to \$20,000 to use for home modifications and barrier removal. The coalition has also been able to get donations of furniture and other home-related goods to help the new homeowner create a home.

The coalition's knowledge of government housing programs and policies is extremely helpful in engaging local housing officials to support and fund homeownership for people with disabilities. Although at first the coalition's efforts were mainly centered around Austin, the coalition has slowly expanded to other parts of the state and partnered with more local housing officials. One local PHA has decided to partner with the coalition on a pilot project to educate Section 8 participants about homeownership. This pilot will target those participants of the PHA's programs who are strongly motivated to become homeowners. Through a competition, 15 people will be selected to go through an intensive homebuyer counseling program in conjunction with consumer credit counseling. If this pilot is successful, the coalition may be able to partner with more PHAs and replicate the homeownership efforts in other parts of the state.

The coalition also attributes its success to its focus and coordination of the housing counseling component of the program and the knowledge and capacity of the housing counseling agency involved in the coalition. Unlike many other housing counselors who have only limited housing experience and little finance knowledge, the staff at the counseling agency have backgrounds in real estate and mortgage financing. This knowledge base allows the counselors to not only identify and address any potential financial problems – such as poor credit – but also to prepackage all the loan documents so that the lender merely has to process the paperwork – creating a streamlined system.

The housing counseling agency shares the coalition's overall philosophy and did not develop a curriculum tailored to people with disabilities. Instead they utilize one model that is comprehensive enough to address the needs of any homebuyer. The strength of this model was recognized when the state housing agency developed a mandatory homebuyer education program based on the coalition's model.

Part Two – Rental Housing for People with Disabilities

Key Components of Successful Rental Assistance Initiatives

- **A coalition of disability organizations.** Most federal rental assistance programs must provide assistance to all people with disabilities and not exclusively to one disability population. Therefore, comprehensive community-based rental assistance initiatives have a greater chance of success when they involve numerous organizations, which, in the aggregate, can represent the entire disability community.
- **Partnerships with PHAs.** Systematic approaches to expanding access to tenant-based rental assistance currently cannot be successful without the active participation of PHAs. PHAs currently control over 1.4 million Section 8 rent subsidies, and have exclusive access to new rent subsidies provided by Congress in the Section 8 HUD budget. They also have the flexibility to create a preference for groups with high priority housing needs, including people with disabilities.
- **Knowledge of rental assistance resources.** Federal rental assistance programs are highly regulated by HUD and have complex eligibility and program participation requirements. Understanding the roles and responsibilities of PHAs and state/local housing officials helps the disability community to implement more effective partnership strategies. Knowing more specifics about the Section 8 program, the HOME tenant-based program, and the Section 811 tenant-based program builds the capacity of the disability community to propose specific approaches which will best expand rental housing opportunities for people with disabilities.
- **Reasonable accommodation.** People with disabilities often need PHAs to provide reasonable accommodations to overcome the bureaucratic barriers within rental assistance application and leasing procedures. The disability community can help rental assistance administrators develop policies and practices that assist – rather than prevent – people with disabilities from accessing affordable rental housing in the private rental market.
- **Housing search and housing stabilization.** Most private landlords are not required to accept government rent subsidies. People with disabilities need help to: identify willing landlords; negotiate the leasing process; obtain financial assistance for moving costs including: security and utility deposits; and other one-time assistance to maintain and sustain successful tenancies. As tenants, people with disabilities also occasionally need help dealing with landlord/tenant problems that can jeopardize tenancies.
- **Bridge subsidies.** Rental assistance waiting lists can be very long, and new rent subsidies can be difficult for housing agencies to obtain. “Bridge” subsidies – a term which describes temporary rent subsidies paid for by the support service system – can help people with disabilities obtain affordable housing while they are on Section 8 or other government rent subsidy waiting lists. Once a government subsidy is obtained, the “bridge” subsidy can be temporarily used by another individual in need of housing assistance.

Best Practice – Oakland County Michigan Community Mental Health Authority

“Housing is one of the most important issues that we must address for our service system to succeed in its effort to improve the quality of life for people with disabilities.” This statement, made by Sandra Lindsey, Executive Director of Oakland County Community Mental Health Authority (OCCMHA) in 1996, inaugurated OCCMHA’s Five Year Strategic Housing Plan to expand homeownership and rental housing opportunities for people with disabilities in Oakland County, Michigan. The plan laid out a strategy to access up to 1,000 new units of decent and affordable housing for people with disabilities by the year 2001.

Oakland County is a rapidly growing affluent urban county located north of Detroit. During the past 10 years, rental and homeownership costs have risen dramatically, making it virtually impossible for a person with a disability receiving SSI benefits to afford decent housing in Oakland County without some form of housing assistance. During the early 1990’s, several Oakland County non-profit organizations serving people with disabilities struggled on their own to implement government funded rental and homeownership programs without much success. OCCMHA was determined to find a better way.

OCCMHA addressed the lack of housing knowledge and capacity within the Oakland County disability community by:

- Creating a OCCMHA Housing Office to coordinate the implementation of the Housing Plan;
- Hiring key staff with experience in affordable housing; and
- Obtaining affordable housing technical assistance from experts in the field of rental assistance for people with disabilities.

OCCMHA was advised to capitalize on a new federal rent subsidy program – the Section 8 Mainstream Program for People with Disabilities, which was available from HUD to PHAs beginning in 1997. In the interim, they succeeded in obtaining 100 new Shelter Plus Care and Supportive Housing Program federal rent subsidies that could be used to help homeless people with disabilities – their most urgent need.

Beginning in late 1996, OCCMHA began a series of meetings with the county’s six PHAs. The meetings were intended to inform the PHA about the opportunity to apply to HUD for new Section 8 vouchers and to request their support and collaboration to obtain these vouchers for people with disabilities in Oakland County. They also began outreach efforts to other disability organizations. This outreach culminated in the re-activation of the Oakland County Housing and Homeless Coalition, which now is the key housing advocacy group in the county.

During 1997, one of the six PHAs agreed to partner with OCCMHA, and obtained 50 new Section 8 vouchers from HUD. In 1998 and 1999, two other PHAs also agreed to collaborate. As a result of OCCMHA’s efforts, over 250 new Section 8 vouchers have been added to the supply of housing resources for people with disabilities in the county.

OCCMHA understood that the Section 8 program was not the sole answer to their housing problems. Using its own funds, OCCMHA also developed several other components to their rental assistance initiative, including a 100 unit Bridge Subsidy Program to assist people with disabilities waiting for a Section 8, a Housing Contingency Fund program to pay for one-time housing related expenses, and a Security Deposit Program.

To facilitate access to all these resources for people with disabilities, OCCMHA – in collaboration with the PHAs – also developed a streamlined Section 8 application process providing reasonable accommodations for people with disabilities who have difficulty navigating through the complexities of the Section 8 program. OCCMHA consumers receive assistance with the housing application and housing search process, and have immediate access to housing stabilization services through Housing Specialists that are part of the OCCMHA case management staff.

Although they are very pleased with their progress thus far, OCCMHA's rental assistance strategies were not 100 percent successful. Since 1997, OCCMHA has been unsuccessful in its effort to obtain federal HOME tenant-based rental assistance funding through the Oakland County Consolidated Plan process. These resources would help OCCMHA to expand the Bridge Subsidy Program, which is now fully leased. OCCMHA has not given up on this strategy, however, and plans to continue this advocacy effort until it succeeds.

In the meantime, OCCMHA staff will continue to collaborate with their PHA partners to apply for additional Section 8 subsidies during 2000. A strategy is also underway to expand access to the Fannie Mae HomeChoice Mortgage Program for OCCMHA consumers who will – for the first time – be able to use their Section 8 rent subsidy to help purchase a home. New HOME funds have been provided by the county to a non-profit disability organization will also help to expand homeownership opportunities for people with disabilities. The HOME funds will be used for down-payment assistance and other homeownership program costs.

APPENDIX 1

HomeChoice/ Home Of Your Own Survey

HOUSING FOR PEOPLE WITH DISABILITIES

Fannie Mae and the Consortium for Citizens with Disabilities (CCD) Housing Task Force, in partnership with the Technical Assistance Collaborative (TAC), are working together to publish a policy report that will assess the capacity of non-profit organizations to expand affordable housing opportunities for people with disabilities. Specifically, we are interested in your efforts to combine resources within a structured coalition - such as a Home of Your Own or HomeChoice coalition - and to engage affordable housing organizations, and government housing officials to expand rental housing and homeownership opportunities for people with disabilities. As you know, people with disabilities are experiencing a serious affordable housing crisis and, because of their low incomes, are among those most in need of housing assistance. Despite these needs, people with disabilities often do not benefit from government housing programs.

To help us collect information for this report, TAC is seeking your assistance in completing the survey questions listed below. The questions are designed to help us assess the experience and capacity of disability community to work collaboratively with local housing officials, lenders, and providers to expand housing options for people with disabilities. We thank you in advance for your cooperation. **NOTE: Please return the completed survey in the enclosed stamped envelope by August 18, 1999**

BACKGROUND INFORMATION

1. Full name of your organization:

2. State: _____

3. Are you a:

- HomeChoice Coalition representative?
- Home of Your Own (HOYO) Coalition representative?
- Other: *(please specify)* _____

4. What types of agencies participate in your coalition?

- | | |
|--|---|
| <input type="checkbox"/> Private Lenders | <input type="checkbox"/> Public Housing Authority |
| <input type="checkbox"/> Housing Finance Agencies | <input type="checkbox"/> Private Social Service Providers |
| <input type="checkbox"/> State Disability Agencies | <input type="checkbox"/> Credit Counseling Agencies |
| <input type="checkbox"/> Housing Counseling Agencies | <input type="checkbox"/> Family or Advocacy Organizations |
| <input type="checkbox"/> Real Estate Companies | <input type="checkbox"/> Individuals with Disabilities |
| <input type="checkbox"/> Educational Institution | <input type="checkbox"/> Other: <i>(please specify)</i> |
| <input type="checkbox"/> Non-profit Housing/Community Development Agency | _____ |

5. In your opinion, what organizations are currently missing from your coalition that would be valuable additions?

6. To date, how many people have become homeowners through your program?

7. How many of these people were: *(please insert number)*

Under 30% of Area Median Income _____

Between 30-50% of Area Median Income _____

Between 50 and 80% of Area Median Income _____

Over 80% of Area Median Income _____

COALITION RESOURCES

8. Do you offer assistance with down payment and closing costs?

Yes

No

9. What funding resources are accessed to assist people with disabilities with down payment and closing costs?

10. How do people with disabilities who are working with your coalition access housing counseling services in your community?

11. What other services are leveraged through the coalition?

Legal Services for buying a home (i.e., closing services)

Inspection Services

Home Modification Services/Funding

Case Management and Support Services

Other: *(please specify)* _____

12. In your opinion, what, if any, additional services are needed to facilitate the movement of persons with disabilities towards homeownership?

13. Please check the *THREE* primary barriers to increasing the number of people with disabilities in your community buying homes.

- | | |
|---|---|
| <input type="checkbox"/> High cost of homes in the community | <input type="checkbox"/> Interest rate of other mortgage products offered by lenders in your community |
| <input type="checkbox"/> Lack of interest of real estate brokers | <input type="checkbox"/> Lack of housing counseling programs |
| <input type="checkbox"/> Lack of funds for home modifications | <input type="checkbox"/> Lack of housing counseling programs designed to meet the needs of buyers with disabilities |
| <input type="checkbox"/> Lack of savings of buyers | <input type="checkbox"/> Lack of affordable legal support and services |
| <input type="checkbox"/> Poor credit histories of buyers | <input type="checkbox"/> Lack of affordable home inspection services |
| <input type="checkbox"/> Buyers income is too low | <input type="checkbox"/> Other: <i>(please specify)</i> |
| <input type="checkbox"/> Lack of funding to supplement the buyer's savings for down payment and closing costs | _____ |
| <input type="checkbox"/> Interest rate of Fannie Mae HomeChoice Mortgage | |
| <input type="checkbox"/> Lack of good quality, decent, and safe housing in your community | |

14. Are there additional barriers, such as current funding restrictions or government policies, that make it difficult for people with disabilities to participate in homeownership programs in your area?

15. Do you have any suggestions for improving the Fannie Mae HomeChoice mortgage product?

STRATEGIC PLANNING

16. Has your coalition participated in state/local strategic planning processes in your community - including the HUD-mandated Consolidated Plan process - that control the allocation of federal housing resources?

- Yes
- No

17. Has your coalition obtained HOME/CDBG funding to directly benefit HOYO or HomeChoice program participants?

- Yes
- No

18. Are you aware that Section 8 certificates and vouchers may also be used for homeownership in the near future?

- Yes
- No

19. Are you aware of the Section 8 set-aside programs for persons with disabilities including the Section 8 Mainstream program?

- Yes
- No

20. Has your coalition met with the Public Housing Agency in your locality to discuss expanding housing opportunities for people with disabilities by using Section 8 for homeownership or administering a Section 8 program for persons with disabilities?

- Yes
- No

21. In your opinion, is housing for people with disabilities a priority for the following government officials in your area?

	High Priority	Medium Priority	Low Priority	Not a Priority
Chief Elected Official (i.e., governor, mayor)				
Public Housing Authority				
State/Local Community Development Agency				
State/Local Mental Health Agency				
State/Local Mental Retardation/Developmental Disabilities Agency				
State/Local Public Health/Community Health Agency				
State/Local Rehabilitation Commission				
State/Local Veterans Affairs				
State/Local Housing Finance Agency				
State/Local Alcohol and Drug Treatment Agency				
Other: <i>(please specify)</i>				

COALITION SKILLS AND KNOWLEDGE

22. Do you feel that your coalition needs capacity building or technical assistance to engage housing officials that control resources that could to expand affordable housing opportunities for people with disabilities in the future?

- Yes
- No

23. If yes, what are the specific housing technical assistance needs of your coalition?

- Assistance organizing the disability community to respond to housing issues in your locality
- Assistance engaging local housing officials concerning the housing needs of people with disabilities
- Assistance to expand the availability of Section 8 and other rental subsidies for people with disabilities
- Assistance with affordable housing production and finance activities
- Assistance learning about "best practices" to expand housing for people with disabilities
- Assistance involving the disability community in the development of strategic planning documents such as the Consolidated Plan
- Other: *(please specify)* _____

Is there any other information that you think would be helpful to us in this survey?

Name:

Organization:

Phone:

Position:

Please feel free to attach program materials that describe your HOYO or HomeChoice program.

Thank you again for your time and cooperation. If you have any questions, or would like further information concerning this survey, please contact Ann O'Hara, Sarah Gump, or Emily Miller at TAC at (617) 742-5657. TAC staff can also be reached by sending e-mail to info@tacinc.org.

APPENDIX 2

Consortium for Citizens with Disabilities Housing Task Force Members and Affiliates Survey

HOUSING FOR PEOPLE WITH DISABILITIES

Fannie Mae and the Consortium for Citizens with Disabilities (CCD) Housing Task Force, in partnership with the Technical Assistance Collaborative (TAC), are working together to publish a policy report that assesses the skills and knowledge of non-profit disability organizations to expand affordable rental housing and homeownership opportunities for people with disabilities in local communities. As you know, people with disabilities are experiencing a serious affordable housing crisis and, because of their low incomes, are among those most in need of housing assistance. Despite these needs, people with disabilities often do not benefit from government housing programs.

To help us collect information for this report, TAC is seeking your assistance in completing the survey questions listed below. The questions are designed to help us assess the experience and capacity of disability organizations to work collaboratively with local housing officials and providers to expand housing opportunities for people with disabilities. We thank you in advance for your cooperation. **NOTE: Please return the completed survey in the enclosed stamped envelope by August 13, 1999.**

1. Full name of your organization _____

2. State: _____

3. Are you affiliated with: (please check one)
 - American Network of Community Options and Resources (ANCOR)
 - The Arc of the United States
 - National Alliance for the Mentally III (NAMI)
 - National Easter Seals Society (NESS)
 - National Association of Developmental Disabilities Council (NADDC)
 - United Cerebral Palsy Association (UCPA)

4. How long has housing been a priority for your organization?
 - 6 months - 1 year
 - 1 year - 3 years
 - 3 years - 5 years
 - 5 years - 10 years
 - Over 10 years

5. In your opinion, is housing for people with disabilities a priority for the following government officials in your area?

	High Priority	Medium Priority	Low Priority	Not a Priority
Chief Elected Official (i.e., governor, mayor)				
Public Housing Authority				
State/Local Community Development Agency				
State/Local Mental Health Agency				
State/Local Mental Retardation/Developmental Disabilities Agency				
State/Local Public Health/Community Health Agency				
State/Local Rehabilitation Commission				
State/Local Veterans Affairs				
State/Local Housing Finance Agency				
State/Local Alcohol and Drug Treatment Agency				
Other: <i>(please specify)</i>				

6. What housing activities has your organization undertaken? *(please check all that apply)*

- Help people with disabilities locate housing
- Provide information and technical assistance on housing issues to members and affiliates
- Participated in local strategic planning processes (e.g. the Consolidated Plan)
- Participated in a Home of Your Own or HomeChoice program
- Applied directly or facilitated an application to HUD for: *(please check all that apply)*
- Section 811 program
- McKinney Homeless Assistance programs including Shelter Plus Care, Supportive Housing Program or Section 8 SRO Moderate Rehabilitation
- Local or state HOME or Community Development Block Grant funds (CDBG)
- Low Income Housing Tax Credits
- Federal Home Loan Bank AHP funds
- Partnered with a non-profit organization and/or Public Housing Agency in the development of a funding application to HUD for Section 8 subsidies for persons with disabilities
- Own and operate subsidized housing
- Other: *(please specify)* _____

7. Please characterize the results of the following efforts:

Activity	Successful	Somewhat Successful	Unsuccessful	Not Applicable
Providing information and technical assistance to members and affiliates				
Organizing the disability community to participate in strategic planning processes				
Participating in a Home of Your Own or HomeChoice program				
Applied directly or facilitated an application to HUD for: <div style="text-align: center;"> Section 811 program McKinney Homeless Assistance Programs Local or State HOME or CDBG funds Low Income Housing Tax Credit Funds Federal Home Loan Bank AHP funds </div>				
Partnering with a non-profit organization and/or Public Housing Agency in the development of a funding application to HUD for Section 8 subsidies for persons with disabilities				
Engaging local or state housing officials				
Understanding HUD guidance, regulations, or funding announcements				
Developing/ Owning/ Operating affordable housing				
Expanding rental assistance opportunities				
Expanding home ownership opportunities				
Organizing the disability community to participate in strategic planning processes such as the Consolidated Plan				
Other: <i>(please specify)</i>				

8. Are you aware that Section 8 certificates and vouchers may soon be used for homeownership as well as rental housing?

- Yes
- No

9. Are you aware of the following Fannie Mae products:

HomeChoice	Yes	No
Community Living	Yes	No
Retrofitting Mortgage	Yes	No

10. Are you aware of the Section 8 set-aside programs for persons with disabilities, including the Section 8 Mainstream program?

- Yes
- No

11. If yes, how did your agency learn about these Section 8 programs?

- Directly from Notice of Funding Availability in the Federal Register
- From TAC/CCD *Opening Doors* publication
- From a newsletter or other publication
- From e-mail or fax alert
- From the TAC or Consortium for Citizens with Disabilities web page
- From a Public Housing Agency
- From HUD staff
- Other: *(please specify)* _____

12. Has your organization - or organizations affiliated with your organization -- met with the Public Housing Agency in your locality to discuss expanding rental housing opportunities for people with disabilities by applying for the Section 8 Mainstream program for persons with disabilities?

- Yes
- No

13. The Consolidated Plan is a HUD-mandated housing strategy that controls federal housing and community development resources at the state and local level. Has your organization been actively involved in the development of the Consolidated Plan for your state or locality?

- Yes
- No

If yes, please describe this involvement: _____

14. In your opinion, does your organization need assistance to become more effective in engaging local or state housing officials who prepare the Consolidated Plan?
- Yes
 - No
15. Starting this year, all Public Housing Agencies (PHAs) will have to prepare a PHA Plan that documents their strategy for allocating resources over the next five years and submit this plan to HUD? Are you aware of this PHA Plan?
- Yes
 - No

How do you plan to be involved in the development of this plan? _____

16. Will your organization need assistance to be involved in the development of the PHA Plan?
- Yes
 - No
17. Do you feel that your organization, or organizations affiliated with your organization, need capacity building or technical assistance in order to expand affordable housing opportunities for people with disabilities in the future?
- Yes
 - No
18. If yes, what are the specific technical assistance needs of your organization?
- Assistance organizing the disability community to respond to housing issues in your locality
 - Assistance engaging local housing officials concerning the housing needs of people with disabilities
 - Assistance to expand the availability of Section 8 and other rental subsidies for people with disabilities
 - Assistance with affordable housing production and finance activities
 - Assistance learning about "best practices" to expand housing for people with disabilities
 - Assistance involving the disability community in the development of strategic housing plans such as the Consolidated Plan and the PHA Plan
 - Assistance in expanding homeownership opportunities for people with disabilities

Is there any other information that you think would be helpful to us in this survey?

Name:

Organization:

Phone:

Position:

If you have any questions, or would like further information concerning this survey, please contact Ann O'Hara, Sarah Gump, or Emily Miller at TAC at (617) 742-5657. TAC staff can also be reached by sending e-mail to info@tacinc.org.

APPENDIX 3

**Public Housing Agency
Survey**



HOUSING AGENCY SURVEY

If you have any questions, or would like further information concerning this survey, please contact Ann O'Hara, Lexi Turner or Sarah Gump at the Technical Assistance Collaborative, Inc. The telephone number is (617) 742-5657. TAC staff can also be reached by sending email to info@tacinc.org

We thank you in advance for your cooperation in the following survey, and ask that you first provide us with the ID number that was mailed to you from TAC. Survey data will only be analyzed in the aggregate, and individual Housing Agency responses will remain confidential.

Survey ID Number: _____

Questions

1. Does your Housing Agency currently administer HUD's Section 8 certificate and/or voucher program?
 - Yes
 - No

2. Was your Housing Agency aware of any of the following HUD Notices of Funding Availability (NOFA) for new Section 8 certificates and vouchers set-aside for people with disabilities? (Check all that apply)
 - Section 8 NOFA for the Mainstream Housing Program for People with Disabilities published by HUD on April 10, 1997
 - Section 8 NOFA for People with Disabilities for Certain Designated Housing published by HUD on April 10, 1997
 - Section 8 NOFA for Tenant Based Assistance for Persons with Disabilities that included funding for the Section 8 Mainstream Program for People with Disabilities published by HUD on April 30, 1998

If you selected any of the above, please answer all remaining survey questions.

3. How did your agency learn about these Section 8 certificates and vouchers?

- Directly from NOFA in the Federal Register
- From another Housing Authority
- From advocates for people with disabilities
- From a newsletter or other publication
- From HUD staff
- Other _____

4. Did your Housing Agency apply to HUD for any of these new Section 8 certificates and vouchers set-aside for people with disabilities?

In 1997?

- Yes
- No

In 1998?

- Yes
- No

5. If your Housing Agency did not apply in either year for the new Section 8 certificates and vouchers for people with disabilities, please check the primary reasons why you did not.

Our agency did not apply for these Section 8 certificates and vouchers because:

- We could not demonstrate a need for new Section 8 certificates and vouchers for people with disabilities. (e.g., not many people with disabilities on our Section 8 or public housing waiting lists).
- The new certificates and vouchers were linked to an expansion of the Section 8 Family Self-Sufficiency Program.
- We had major Section 8 program management findings that were open and unresolved with HUD.
- We were unable to obtain favorable Section 213 comments regarding the need for this assistance from local government officials.
- We were unable to develop an operating plan for the Section 8 rental assistance program to serve people with disabilities as specified in the HUD NOFA, including how the Housing Agency would assist participants in locating accessible units if needed or identifying private or public funding to help participants pay for modifications to units if needed.

- We do not have the capacity to expand our Section 8 program beyond its current size.
- We are not interested in obtaining new Section 8 certificates and vouchers for people with disabilities.
- We did not understand the Notice of Funding Availability and were not sure that the Housing Agency was eligible to apply.
- Other (Please Specify)

The following questions will help us determine whether our technical assistance to the disability community has been effective.

6. Did any person with a disability, or organization representing people with disabilities, request that your Housing Agency to apply?
- Yes
 - No
 - Don't Know

If you answered yes, please provide the name of the organization that encouraged your Housing Agency to apply:

7. The final HUD FY '99 budget includes \$88.5 million in new rental assistance funding for people with disabilities. Is your Housing Agency likely to apply when the NOFA is published?
- Yes
 - No
 - Not Sure

8. Do you have any other comments that you would like to share regarding the availability of these Section 8 certificates and vouchers for people with disabilities, or about the application process for these Section 8 certificates and vouchers?

APPENDIX 4

Map of Consortium for Citizens with Disabilities Housing Task Force Members' and Affiliates' Responses to TAC and CCD Housing Task Force Survey

APPENDIX 5

Map of HomeChoice and Home Of Your Own Coalition