



**ROAD MAP
TO HOUSING**

For further information, please contact YAI LINK at 212.273.6182 or yai.org/link.

 **YAI** Seeing beyond disability.

The development of this Housing Resource Guide was made possible with a Balancing Incentives Program (BIP) Transformation Fund grant from the Office for People With Developmental Disabilities (OPWDD), and its contents do not necessarily represent the opinions or policies of New York State.

As the information listed in this resource guide may change over time, people and their circle of support should call OPWDD’s regional Front Door contact directly to verify the current policies.

We would like to express our gratitude to the following people for their contributions to the resource guide:

**Erica Arancibia
Marianne Ardito
Lynn Uhlfelder Berman
Mary Brady
Allison Downer
Vera Halpenny
Brigida Hernandez
Sharon Hogan-Dahiya
Amanda Katz
Tracy Kernan
John Maltby
Tom Ott
Anna Sheehy
Sandy Speiser
Lisa Sterrantino
Arthur Wang**

In addition, we would like to thank the team at Health Management Associates for their work on this guide:

**Kristan McIntosh
Joshua Rubin
Meggan Schilkie**

Table of Contents

| | |
|--|-----------|
| Table of Contents | 3 |
| Preface | 5 |
| Step-By-Step Checklist | 6 |
| Get Started..... | 6 |
| Here Is One Other Thing to Keep in Mind..... | 6 |
| Choose How You Want to Live in the Community..... | 6 |
| Choose People who Can Support You..... | 6 |
| Explore Benefits and Sources of Income/Money. | 6 |
| More Information | 7 |
| Establishing Eligibility with OPWDD..... | 7 |
| Get a Service Coordinator | 8 |
| Check out the Independent Living Center in Your Community | 8 |
| Consider Participating in an Independent Living Program | 8 |
| Preparing Yourself Physically, Emotionally, and Financially to Move..... | 8 |
| Do You Want to Live Alone or Live with Other People? | 9 |
| Living Alone..... | 9 |
| Living with Other People..... | 10 |
| Do You Want to Live in Certified or Non-Certified Housing? | 10 |
| Other Important Decisions to Make About Your Home | 12 |
| Decide How Big a Home You Need | 12 |
| Decide Whether You Want to Rent or Buy | 12 |
| Finding a Home (Non-Certified Residences)..... | 12 |
| Know Your Rights..... | 13 |
| Establish Your Financial Paper Trail | 14 |
| Housing Support Options | 15 |
| Self-Directed Services | 15 |
| Employer Authority..... | 15 |
| Budget Authority..... | 16 |
| Your Planning Team | 16 |
| What Can You Afford? | 16 |
| Paying for Housing | 16 |
| The Home of Your Own Program..... | 17 |
| U.S. Department of Housing and Urban Development Resources..... | 17 |
| State of New York Mortgage Agency Programs (SONYMA) | 18 |
| Assets for Independence Individual Development Accounts | 18 |
| Disability Rent Increase Exemption (DRIE) Program..... | 18 |

| | |
|---|-----------|
| Other Resources | 19 |
| Paying for Your Supports & Services | 20 |
| Medicaid | 20 |
| Medicaid Spend-Down..... | 21 |
| Medicaid Buy-In | 22 |
| Medicare | 22 |
| Employment..... | 22 |
| Supplemental Needs Trusts | 23 |
| Alternate Sources of Income | 23 |
| Supplemental Security Income (SSI) | 23 |
| Social Security Disability Insurance (SSDI) | 24 |
| Appendix A: Glossary of Terms and Acronyms | 25 |
| Appendix B: Resources by Area | 27 |
| Additional Resources for New York City: | 28 |
| Westchester, Rockland, and Orange Counties | 28 |
| Appendix C: Housing Assessment Tool..... | 30 |
| Appendix D: Social Contract Worksheet..... | 42 |
| Appendix E: Selecting a Home Checklist..... | 45 |
| Appendix F: Housing Budget Checklist | 48 |
| Appendix G: Needs vs. Wants Worksheet | 50 |
| Appendix H: YAI’s Independent Living Program Curriculum | 51 |
| Appendix I: Supportive Housing Resources for Professionals | 52 |
| Roles in the Development and Operation of Supportive Housing..... | 52 |
| Partnerships with Developers vs. Single Provider Models | 52 |
| Issues to Consider When Hiring a Real Estate Development Consultant | 52 |
| Funding Sources | 53 |
| Section 8 | 53 |
| HOME Investment Partnerships Program..... | 53 |
| Community Mental Health Services Block Grant (MHBG)..... | 53 |
| The Continuum of Care | 54 |
| Self-Help Homeownership Opportunity Program (SHOP) | 54 |
| New Markets Tax Credit | 54 |
| Supportive Housing Loan Program | 54 |
| Organizations | 55 |
| Trade/Advocacy Organizations..... | 55 |
| Major Developers | 55 |

Preface

Welcome to the YAI Network Roadmap to Housing. We are glad you have chosen to use this guide, and we are grateful for the chance to help you and your family as you find housing that fits you best. There are a lot of things to consider as you start this journey, and this guide will walk you through them.

This guide is written both for people with disabilities who are beginning to think about where they want to live and for their families who will help them make these decisions. It's an exciting time, but it can also be scary, emotional and complex. That's the case for every person who is venturing out on their own, and on top of this, people with intellectual and developmental disabilities often face unique challenges when moving into their own apartment. Fortunately, there are many resources available to help with those challenges. As described in this guide, you can find terrific support from other families who have traveled this road before, as well as others who are traveling alongside you. You will also be guided by the skilled, caring, and generous staff of agencies in your community and people who work for both state and local government who have dedicated their careers to supporting people with disabilities and their families.

We recognize that this process is complicated. Through this guide, we have attempted to provide as comprehensive a package of information as possible. For ease of understanding, we begin with a simplified Step-by-Step Checklist that will walk you through key considerations and decision points. You can learn more information about each decision point by clicking on the links included at each step. These links will bring you to the appropriate section below in the ["More Information" section](#), which provides additional details about the topic you are exploring. In addition, other Appendices offer tools you can use during this process, including a glossary that defines commonly used terms and a list of accessible community resources.

We look forward to helping you and your family through this process of finding housing that not only meets your needs, but also feels like home. Should you have any questions about the information in this guide, please contact YAI at 212-273-6182 or online [here](#).

Step-By-Step Checklist

Get Started.

- ✓ Get an evaluation to determine if you have a developmental disability. If you are over the age of 22 you will need to prove that you had a developmental disability before you turned 22.
- ✓ Learn about the system that provides housing and support services to people with intellectual and developmental disabilities. For more information, call YAI LINK at 212-273-6182 or visit www.yai.org/link. In addition, some of the terms you will hear are listed in the glossary in Appendix A. [Click here to learn more.](#)
- ✓ Get help from the NYS Office for People With Developmental Disabilities (OPWDD). [Click here to learn more.](#)
- ✓ You can also get a Service Coordinator who can help you navigate the housing system. This person will help you understand the service system. [Click here to learn more.](#)

Here Is One Other Thing to Keep in Mind.

- ✓ There are a few things that you should do to prepare yourself physically, emotionally and financially for the move. [Click here to learn more.](#)

Choose How You Want to Live in the Community.

- ✓ Decide if you want to live by yourself or with other people. [Click here to learn more.](#)
- ✓ Decide if you want to live in certified or non-certified housing. [Click here to learn more.](#)
- ✓ Decide how big of a home you will need. [Click here to learn more.](#)
- ✓ Decide if you want to rent or buy. [Click here to learn more.](#)
- ✓ You can use the Selecting a Home Checklist in Appendix E to help you make some of these decisions. [Click here to learn more.](#)
- ✓ If you need help finding a home, contact a real estate professional. [Click here to learn more.](#)

Choose People who Can Support You.

- ✓ If you decide you want to, you can manage your own service and living plan (self-directed services). [Click here to learn more.](#)
- ✓ Your Planning Team is a group of people who work together to support your goals. [Click here to learn more.](#)

Explore Benefits and Sources of Income/Money.

- ✓ Develop a budget that includes the cost of housing and other daily living expenses. [Click here to learn more.](#)
- ✓ Access benefits you are eligible for that will allow you to get money to pay for housing. [Click here to learn more.](#)

More Information

Establishing Eligibility with OPWDD

The New York State Office for People With Developmental Disabilities (OPWDD) has established a Front Door process. The Front Door is OPWDD's person-centered process for establishing access to services for people who are new to OPWDD, or those seeking to modify existing services. During this process, eligibility for services will be determined. An assessment of your strengths and needs will be completed to identify and authorize appropriate supports. The Front Door process strives to:

- Improve the way people learn about OPWDD and available service options
- Easily connect individuals to available services based on their needs
- Give people as many opportunities as possible for self-direction

Eligibility for OPWDD services requires a diagnosed developmental disability including intellectual disability, Down syndrome, cerebral palsy, autism spectrum disorders, epilepsy, familial dysautonomia, and other neurologically based impairments. The disability must have occurred prior to age 22, cause significant deficits in the person's adaptive functioning and be expected to continue indefinitely.

If you meet these criteria, you should contact your local Developmental Disabilities Regional Office's (DDRO) Eligibility Coordinator to get started with the Front Door process. To determine who to contact in your community, visit [OPWDD's Eligibility Coordinator Listing webpage here](#).

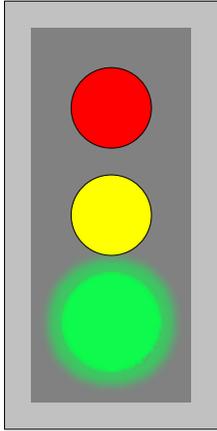
As you begin the Front Door process, you will need to provide the following information to the DDRO Eligibility Coordinator for his/her review:

- i. A psychological evaluation that includes an IQ test and an adaptive behavior assessment
- ii. Interpretive report of adaptive behavioral assessment results
- iii. A recent physical exam
- iv. A psychosocial evaluation or social history

In some cases, your region's DDRO may require additional information or further evaluation. The DDRO may recommend where additional assessments can be completed. OPWDD recommends that you work with your local DDRO Eligibility Coordinator to ensure your eligibility determination packet is complete.

As part of this process, you will need to participate in an educational session before OPWDD services can begin. Your region's DDRO Education Coordinator can assist you in locating and signing up for an educational session that meets your needs.

For more information about OPWDD's Front Door process, [visit OPWDD's Front Door Questions and Answers webpage](#).



Get a Service Coordinator

As you proceed on this journey, you may want to find a Service Coordinator to help you navigate the system. Service Coordinators are guides who make sure you make it to the right place. Service Coordinators work at local non-profit organizations which support people with developmental disabilities. Your Service Coordinator will provide a vital link to information about options, and will assist with the arrangement, coordination, monitoring and evaluation of supports to meet your needs.

There are different types of Service Coordinators based on your needs and eligibility, including:

- If you are not yet enrolled or not eligible for Medicaid and/or OPWDD services, you can get a non-Medicaid Service Coordinator
- If you are enrolled in Medicaid and eligible for OPWDD services, you can get a Medicaid Service Coordinator
- If you are enrolled in a Fully Integrated Duals Advantage (FIDA) plan, you can get a FIDA Care Manager

Your region's DDRO can help you determine what type of Service Coordinator is right for you. They can also give you a list of agencies that provide the right type of service coordination. [Visit OPWDD's webpage for your local DDRO Eligibility Coordinator's contact information.](#)

Check out the Independent Living Center in Your Community

New York State has a network of Independent Living Centers (ILCs) that were founded to ensure full integration, independence, and equal opportunity for all people with disabilities. ILCs are run by people with disabilities, for people with disabilities. Core ILC programs include information and referral services, peer counseling, individual and systems advocacy, and independent living skills training. For a statewide directory of ILCs, see [YAI's Directory of Family Support Services](#).

Consider Participating in an Independent Living Program

One of the best resources as you go on this journey can be the shared experiences of other people who have gone through—or are going through—this process just like you are. Your local ILCs should be able to tell you if there is a group that you can join in your community that can support you.

Preparing Yourself Physically, Emotionally, and Financially to Move

Before you go on, it is important to make sure that you and your family are preparing for the transition. Common feelings following a move include sadness, fear, excitement, or some combination of these emotions. It is also important to remember that whatever entitlements you receive (e.g., SSI, SSDI), as well as any other income, will be needed to pay for your living expenses when you move. During these times of transition, it is often helpful to talk to other

people and families who are going through similar changes. It is also sometimes helpful to visit people who are living in different types of communities so that you can learn more about what it is like to live in different types of places. Your DDRO or local ILC can help you find a support group that you can join if this sounds helpful. [Appendix B: Resources by area can help you identifying additional supports.](#) In addition, making an informed decision by planning ahead and visiting different kinds of living arrangements, talking to your Planning Team, and considering options are all critical to feeling confident that you are making the right decision for you and your family.

Talking about Moving Out

Although moving out of your current home can be a difficult process sometimes, it is important that you and your family are clearly communicating with each other about your visions for the future and concerns about the move. Starting the conversation early, even if it is well before you are moving, is important. This will help you have enough time to think through your decisions, get the supports necessary in place, and allow both you and your family to share your feelings about the move.

Choosing How You Want to Live

Do You Want to Live Alone or Live with Other People?

Now there are some important decisions you will need to make about the place and the way in which you live. Among the most important decisions you will make is whether you want to live by yourself or with other people. [Appendix C: Housing Assessment Tool can help you think through some of the below questions.](#)

Living Alone

There are big advantages to living alone like privacy and freedom, but there are also big advantages to having roommates, like companionship and mutual support. If you want to live alone, there are some things you will need to be able to do by yourself (with or without supports). These activities include:

- Safety skills
- Phone skills
- Cleaning and maintaining a home
- Laundry and clothing care
- Budgeting
- Nutrition and cooking
- Grocery shopping

Paid Neighbor

If you want to live alone, but still want or need to have someone available to support you, one option is a paid neighbor. A paid neighbor is someone who lives in the same building or neighborhood as you do, who you pay to provide individual supports based on your needs. In addition to these types of ongoing supports, paid neighbors can also provide 24-hour emergency supports, if necessary.

Living with Other People

If you decide that you would like to live with someone else, you will need to choose whether you want to live in Certified or Non-Certified housing.



Do You Want to Live in Certified or Non-Certified Housing?

Certified Housing

Certified Housing is housing that is licensed by OPWDD, meaning that it must meet state regulations regarding health and safety, support, planning and goal setting.

Types of Certified Housing Options that you may consider include the following:

- **Individualized Residential Alternatives (IRA)** provides housing, supplies for daily living (i.e., food and toiletries) and services on a daily basis. IRAs foster supportive interpersonal relationships, offer supervision to ensure health, safety, and assistance in learning activities that are a part of daily living. IRAs are certified by OPWDD and funded through Medicaid.
 - **Supportive IRAs** provide different levels of staff support depending on your needs. Generally, Supportive IRAs are homes in which living is more independent and supervision is based on each resident's needs. Supportive IRA staff members are typically not onsite at all times when residents are home (i.e., at night), but they are available some of the time to support the people who live there. Supportive IRAs are limited to 3 or fewer residents.
 - **Supervised IRAs** provide residents with 24-hour staff support. They are bigger than Supportive IRAs in that up to 14 people can reside in these buildings. Supervised IRAs offer supports that are more intensive than Supportive IRAs and are designed for people who need more support.
- **Mental Health Certified Housing** may be a good option for you if your primary diagnosis is a mental health condition. This is housing funded through the New York State Office of Mental Health rather than Medicaid or OPWDD. For information about mental health certified housing, contact your local [Office of Mental Health Field Office](#).
- **Family Care** is one of the original models of residential support for New Yorkers with developmental disabilities. Family Care is a program that provides a structured and stable home environment within a family unit to a person with a developmental disability. Family Care offers support, guidance, and companionship. Family Care

providers are homeowners who receive a monthly stipend to care for people with developmental disabilities in their own homes. You can learn more about the Family Care program by contacting [your local DDRO](#) or visiting the [Family Care page on the OPWDD website](#).

If you decide on a Certified Residence, you can work with your caregivers to determine which option is right for you. Then, contact your local DDRO representative who will help you follow the Certified Residential Opportunity (CRO) Protocol. They will help you to fill out and submit a Certified Residential Opportunities Residential Referral Form to the correct point of contact in your area. By filling out and submitting this form, it is likely that you will be placed on a request list until a space within your preferred housing program becomes available. For more information, [visit OPWDD's Certified Residential Opportunities \(CRO\) Protocol information page](#).

Non-Certified Housing

As an alternative to the Certified Housing options listed above, you can also choose to live in Non-Certified Housing. Non-Certified Housing is housing that you find yourself (with support from your caregivers) that is not licensed or regulated by OPWDD. Non-Certified Housing options include:

- **Live in Caregivers** can provide companionship and support in return for free/reduced rent and/or a stipend. Based on your needs and the relationship that you want to have with your caregiver, you and your family can decide what arrangement is right for you and your selected caregiver.
- **Roommates** can be wonderful sources of support, companionship and comfort. They can also be sources of concern, complaint and frustration. The most important factors are who you choose and how you set up your relationship. You can often find roommates by contacting people/families through family groups, self-advocacy groups, among others.
 - One way to make sure that your relationships with your roommates are positive is establishing a “social contract” with them. Your social contract should include agreements that are important to both of you in maintaining a safe and comfortable living environment. Topics to think about including are:
 - Cleanliness
 - Personal Property
 - Visitors
 - Quiet Time
 - Respect

[See Appendix D: Social Contract Worksheet for assistance with developing a social contract with your roommates.](#)

If you decide you want to live in a non-certified housing option, you will have to make some decisions about what type of home you want (house, townhouse, apartment, etc.) and where you want to live (urban, suburban, rural). These decisions will impact how you search for your new home, as well as which DDRO you partner with and how you approach your search.

Other Important Decisions to Make About Your Home

Decide How Big a Home You Need

Just as it wouldn't make any sense for you to find a one bedroom apartment for you and your three roommates, it wouldn't make any sense to find a four bedroom house just for yourself. Based on the decisions that you made related to your living situation above, determine how many bedrooms you will need and how much you can afford.

Decide Whether You Want to Rent or Buy

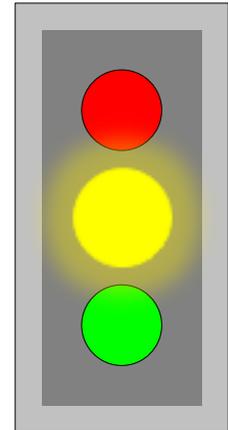
Renting offers more flexibility (i.e., you can sign a lease for one year). Another benefit of renting is that your landlord will be responsible for repairs and maintenance to your home. Renting has much less of an up-front cost (one or two months' rent versus a down payment of 10-20% of the home's value if you were to buy). HOWEVER, your rent can increase each time you renew the lease. In addition, although there are no income tax deductions for property tax payments, you are dependent on the landlord to be responsive to your concerns.

There are also pros and cons to buying. As you pay down your mortgage, you increase your ownership share in your home. Therefore, as property values go up, your equity will increase. If you buy you can also usually deduct mortgage interest and local property taxes from your income when you file federal taxes. HOWEVER, real estate fluctuates with the housing market, and there is much less flexibility when you buy as opposed to rent (i.e., selling a home can take a long time and be a difficult process). There are also other regular costs of being a homeowner, including municipal services (garbage removal, police), and monthly maintenance payments or association dues, if applicable, that increase the cost of owning a home (versus renting).

Finding a Home (Non-Certified Residences)

If you decide to live in a non-certified residence, you can search for a home that works for you independently with support from your family and caregivers as needed. However, if you need more help, there are many real estate professionals who can assist you. If you need help finding a real estate professional, you can [visit realtor.com's online database at this link](#).

[Appendix E: Selecting a Home Checklist contains a variety of considerations for thinking about what you need in a home.](#)



Before beginning to work with any real estate professional, you will want to ask about the following important questions:

1. How many buyers/renters have you worked with that have needs similar to mine?
 - a. Finding someone with experience working with people that are looking for something similar to you can help make the process smoother
 - b. Ask if they can share references of past clients who you can speak with to learn more about their work style
2. What types of properties do you handle and in what area(s)?
 - a. Make sure their geographic target area matches your choices and preferences related to where you want to live and the type of housing you are looking for
3. What will it cost to work with you, and when do you expect your fees to be paid?
 - a. Fees vary for each professional and location (i.e., many NYC apartments are associated with brokers who will expect a fee when you decide to rent, while a realtor in Westchester may expect a monthly fee to work with you).

Know Your Rights

No matter what type of home you choose, it's important to know your rights during this process. Through the Fair Housing Act, discrimination in the sale, rental, and financing of housing based on disability is prohibited. Housing providers are required to make reasonable accommodations for you if the accommodation is necessary to allow you to live in the unit (i.e., allowing a service animal in a no pets apartment). Landlords/sellers cannot:

- Discriminate against you because of your appearance
- Select the type of unit they think you need
- Ask what is your disability, the nature of your disability, the severity of your disability or how your disability was acquired
- Ask what services you are receiving and if you can live independently

In addition, if you are renting a home, you have the right to privacy, meaning a landlord can only enter your property with proper notice and for specific purposes, such as making repairs. Additionally, as a renter you have the right to have repairs done and have protections against eviction.

If you believe you have experienced housing discrimination, you should contact the following resources:

| <i>Borough</i> | <i>Organization</i> | <i>Number</i> |
|--|--|---|
| Bronx | NYC Commission on Human Rights, 1932 Arthur Ave., Rm 203 A | (718) 579-6900 |
| Brooklyn | Brooklyn Housing & Family Services (English, Russian, Spanish) | (718) 435-7585 |
| Manhattan (English, Spanish, Mandarin and Cantonese) | Chinese-American Planning Council | (212) 431-7800 |
| Manhattan (English only) | New York Urban League | (212) 926-8000 |
| Queens | NYC Commission on Human Rights, 153-01 Jamaica Ave., RM 203 | (718) 654-2465 |
| Staten Island | Staten Island residents can call any of the offices listed above | |
| Long Island | Long Island Housing Services, Inc. | Suffolk: (631)567-5111 Nassau: (516)292-0400 |
| Westchester | Westchester County Human Rights Commission | (914) 995-7710 |

Establish Your Financial Paper Trail

Any prospective landlord, mortgage lender, co-op/condo board or management company will want to see documentation of your finances. Your paper trail provides documentation that you are financially stable and will make a good buyer, renter or borrower. Depending on what you are trying to do (i.e., get a loan to buy a home, rent an apartment), you may be asked for any of the following:

- Your last pay stub to verify your current income. If you're not employed or receiving benefits, this won't apply to you.
- Your last two years of tax returns, to prove that the income you are bringing in (including all benefits) is stable.
- Your most recent bank statements, to demonstrate your net worth and the source of the funds.
- Your most recent statement for any retirement or other savings accounts, which can be used as your cash reserves for verification purposes.

Prior to embarking on your housing search, you should also think about establishing a line of credit. Credit is essentially your reputation as a borrower. It tells others how likely you are to repay your loans, and is made up of information related to your borrowing history. One of the easiest ways to begin establishing credit is to open a credit card and pay it off 100% each month. You can view your own credit report for free [here](#).

Getting Housing Support



Housing Support Options

While it may be tempting to think that once you select your preferred housing, you're done with the process, the reality is that you may need additional support to help you live independently. You will decide about the type of personal support you want and need.

First we are going to talk about the support that can enable you to live independently in the home of your choosing. The decision depends on your needs and preferences and those of your family.

Self-Directed Services

Some people choose to direct some or all of their services themselves. This is called "self-direction." Self-direction allows people to manage their own supports and services based on their own unique plan and individual budget. Through self-direction, you are at the center of your service plan. Use your Planning Team to help develop a plan and identify how you're going to meet your support needs. You may also hear self-directed services referred to as participant-directed services. Self-directed services offer people with intellectual and developmental disabilities (I/DD) budget and employer authority. [See below on Appendix A: Glossary of Terms and Acronyms for more information about the meaning of these terms.](#)

Employer Authority

You may want the right to make your own decisions about who works for you (opposed to being referred to services at an agency). If this is the case, you may wish to pursue an Employer Authority Self-Directed Services Option. Employer authority means that you, with assistance, have the power to hire, schedule, train and fire people who work with you. Under employer authority, you and your family decide how many hours of help you need, and if your support staff are not doing a good job, you are empowered to change them. If you do not want employer authority, you can hire a not-for-profit agency to provide staff based on service needs you have identified for yourself.

Budget Authority

If you are self-directing your services and you prefer to make your own choices about managing your money, you can use your budget authority. Budget authority means that available funds are managed purely for the benefit of you, either by yourself or with the help of your family, a broker, Medicaid Service Coordinator (MSC) and others you choose. Budget authority allows you to choose the services you need and select them based on your available funding, (Personal Resource Allocation and other benefits/resources to which you have access). You and your family decide what services are paid for and how much to pay self-hired staff.

If you choose not to have budget authority, you can be supported by a Fiscal Intermediary (FI) agency, who will co-manage recruiting, supervising, and directing your support workers. The FI can support you by taking on the following functions:

- Paying for approved self-directed goods and services on your behalf
- Fiscal accounting and reporting
- General administrative supports

For more information, visit YAI's self-direction resource webpage [here](#). You can also [contact your local DDRO](#) to learn more.

Your Planning Team

Your Planning Team is a group of people who are dedicated to helping you achieve and fulfill your personal ambitions and goals. Members of your team will communicate with you regularly to discover, discuss, and plan the best way to meet your needs. Possible members of your Planning Team may include trusted family members and/or friends. If you don't already have a formal Planning Team, now is a good time to establish one and ask your family members/existing support network that should be included.

What Can You Afford?

Whether you want to rent or buy, you will need to figure out your monthly budget so that you know what type of home you can afford. Use the [Appendix F: Housing Budget Checklist](#) to make sure you have taken into account all expenses associated with your home.

Paying for Housing

Now that you have figured out your budget, you should determine what financial benefits you can access to help you pay for your housing and living expenses. Financial assistance is available to support you with your housing journey. Remember, whatever entitlements you receive (e.g., SSI, SSDI), as well as any other income, will be needed to pay for your living expenses when you move. If you move, your benefits MAY increase, which can be helpful in managing your living expenses. In addition to the general resources listed below, your local housing authority can help you navigate your community's unique housing market. To determine who to contact

within your region, see the U.S. Department of Housing and Urban Development's (HUD) webpage, [here](#).

Personal Resource Allocation

Your Personal Resource Allocation (PRA) is the dollar amount allocated to you to support your service needs, including housing. It is based on your health care and support needs and will result in a dollar amount that is specific to you. When you go through the Front Door process, you will complete the Coordinated Assessment System (CAS-NY) tool, which will determine your needs and help OPWDD generate the amount for your PRA. Your PRA can be used for a variety of services under self-direction, including room and board supplements. Your local OPWDD Eligibility Coordinator will help you determine how much your PRA is and what it can go toward. [A listing of Eligibility Coordinators by Region can be found on OPWDD's website, here.](#)

Individualized Supports and Services Grant

If you are not eligible or interested in self-direction, you may be eligible to receive an Individualized Supports and Services (ISS) grant. These are state funds provided to people with disabilities to assist them to live independently in the community. These funds can be used to pay for rent and utilities, and are only available to people with disabilities who choose to live independently (i.e., not those who select a shared living arrangement). The amount of each subsidy is based on your income and benefits. Contact your local Eligibility Coordinator for more information about this program. For a listing of Eligibility Coordinators in your area, [see OPWDD's Eligibility Coordinator Listing.](#)

The Home of Your Own Program

OPWDD's Home of Your Own (HOYO) program helps those who have never owned a home to buy one. HOYO is designed for income-eligible people with developmental disabilities who have an intellectual disability. It may also help their parents and legal guardians. The program offers a wide range of supports, including information on low-interest mortgages, as well as homeownership counseling and training programs. Through HOYO, you may be eligible to obtain a 30- or 40-year fixed rate mortgage with a low interest rate. If you are interested in learning more about the HOYO program or wish to request an information package and preliminary application, contact the Office of Housing Initiatives and Supports at (518) 473-1973. HOYO applications can also be downloaded on the OPWDD website [here](#).

U.S. Department of Housing and Urban Development Resources

The U.S. Department of Housing and Urban Development (HUD) offers both rental vouchers and opportunities for homes in public housing, as well as the Federal Housing Administration's Mortgage Program. Note that HUD bases its income limits for a variety of housing programs on a standard called Area Median Income (AMI), for each metropolitan area. For more information about your community's AMI and the income limits, [visit HUD's website here](#).

State of New York Mortgage Agency Programs (SONYMA)

There are a wide range of programs operated by the State of New York for supporting homebuyers, including many geared specifically to first-time homebuyers. These include:

- **Low Interest Rate Program**, which is SONYMA's standard mortgage program for a first-time homebuyer purchasing a newly constructed or existing home through which you can finance both the purchase and renovation of a home in need of improvements or repairs. [Click here for more information.](#)
- **Down Payment Assistance Program**, homebuyers can secure down payment assistance through a second mortgage with no interest that can be used in combination with any currently available SONYMA program. [Click here for more information.](#)
- **Achieving the Dream**, through which homebuyers finance both the purchase and renovation of a home in need of improvements or repairs. Achieving the Dream features lower interest rates than many other SONYMA programs and is available to lower income first-time homebuyers. [Click here for more information.](#)
- **The Construction Incentive Program**, through which first-time homebuyers can buy a home under construction or rehabilitation. [Click here for more information.](#)
- **Remodel New York Program**, through which first-time homebuyers can buy an existing home and finance the cost of renovating it with one low, fixed-rate mortgage. [Click here for more information.](#)
- **Own it, Fix it New York! Home Mortgage**, which is designed to provide streamlined mortgage financing to homebuyers for the purchase and repair of homes requiring \$25,000 or less in improvements that have been foreclosed and/or sold as "short sale." [For more information, click here.](#)

Assets for Independence Individual Development Accounts

Assets for Independence (AFI) is a community-based approach that strengthens communities using matched savings accounts called Individual Development Accounts (IDAs). IDAs can match your savings four-to-one to help you with down payment and closing costs. AFI provides grants to local community-based organizations that operate these programs. To determine if there is an AFI project in your community, [visit IDA's website, here.](#)

Disability Rent Increase Exemption (DRIE) Program

The DRIE Program is exclusively for people living in New York City. DRIE helps tenants with qualifying disabilities stay in affordable housing by freezing their rent at either the prior rent or at a third of your monthly income (whichever is greater). Under this program, a property tax credit covers the difference between the actual rent amount and what you are responsible for paying at the frozen rate.

To qualify for DRIE, you must be at least 18 years old, be named on your home's lease, have a combined household income that is \$50,000 or less, spend more than one-third of your monthly household income on rent, and receive one of the following:

- SSI
- SSDI
- Veteran's Administration (VA) disability pension or compensation
- Disability-related Medicaid

You are not eligible for DRIE if you live in public housing units administered by the NYC Housing Authority (NYCHA), receive Section 8 vouchers or if you live in a sublet apartment of non-rent regulated apartments (i.e., those in private homes).

For more information on DRIE, visit the rent freeze [website](#).

Other Resources

In addition to those listed above, there are many other resources that you can access to assist you with housing costs related to buying or renting. These include first-time homebuyer programs, community housing initiatives and credit counseling, as well as programs to help cover the costs of heat, telephone services, accessibility renovations, etc. Some of these resources include:

- [National Foundation for Credit Counseling](#), which offers free or low cost support and counseling related to your personal finances.
- [First Home Club for Savings](#), which offers an incentive for households with incomes at or below 80 percent of the area's median income to save toward the purchase of a new home.
- [Community Housing Innovations](#), which cover down payment and/or closing costs plus rehabilitation expenses for eligible first-time homebuyers in Nassau, Suffolk and Westchester counties.
- [HUD information for first-time home buyers](#), which offers a free, electronic resource guide for first-time home buyers. The guide is designed to help you through the process of buying a new home.

Consumer Directed Personal Assistance Program

The Consumer Directed Personal Assistance Program (CDPAP) is a program that provides services to Medicaid enrolled people who have a chronic illness or physical disability who need help with activities of daily living (ADLs) or skilled nursing services. Services funded by CDPAP can include any support provided by a personal care aide (home attendant), home health aide or nurse. Under this program, you and your family will have the flexibility and freedom to choose your own caregivers. This means that you assume full responsibility for hiring, training, supervising, and if needed, terminating the caregivers.

In order to participate in CDPAP, you must have your doctor send a completed Physician's Order for Services to your local Department of Social Services, who will then complete a social and nursing assessment. The Nurse Assessor will determine if you can participate in CDPAP and will recommend an amount, frequency, and duration for services.

Home and Community-Based Services

Home and Community-Based Waiver Services are Medicaid waiver services that can support you on a daily basis. HCBS services may include:

- Community habilitation
- Day habilitation services/pre-vocational services
- Supported employment services
- Respite services
- Environmental modification (i.e., specialized equipment or changes to the living/work environment that enable people with physical disabilities or limited communication to lead more independent lives)
- Adaptive equipment (i.e., devices and/or appliances etc., which enables a person to live more independently)

Once you have decided how you wish to live, you will need to access the benefits that will enable you to live in the community you choose.

Additional Resource to Support Daily Activities

Paying for Your Supports & Services

Life is much more than housing. In order to thrive in the community, you will need an income that ensures you access to things like transportation, recreation and health care services. This section will help you determine what additional resources you may be able to access to support these activities of daily living. [See Appendix G: Needs vs. Wants worksheet](#) and [Appendix H: YAI's Independent Living Program Curriculum](#).

Medicaid

Medicaid is a type of health insurance that not only allows you to access important health care services, but also benefits, including many housing supports you may need. People with disabilities are eligible for Medicaid if their income and resources (bank accounts, life insurance, etc.), are below a certain amount. Even if you work and already have a different type of health insurance, you may be eligible for Medicaid. [Visit the NYS Department of Health website here for the current NYS Medicaid Eligibility requirements](#).

You can apply for Medicaid in one of the following ways:

1. Contact your local District Social Services Office ([see the NYS Department of Health Website for a complete listing](#)).

- a. If you live in the five boroughs of New York City, these offices are run by the Human Resources Administration (HRA), and can be located by [visiting the HRA Medicaid Offices webpage](#).
2. Contact the NY State of Health's Official Health Plan Marketplace [here](#) or at 855-355-5777.
3. Visit an In-Person Assistor (IPA)/Navigator at a local agency near you. [See the NY State of Health website for a list of agencies that offer this service](#).
4. Contact the Medicaid Helpline at 800-541-2831.

If you are over the Medicaid financial eligibility criteria, there are still options that may allow you to access Medicaid supports, such as Medicaid spend-down and Medicaid buy-in.

TIP: If you have health insurance coverage through your employer, speak with your local Social Services District worker to see if Medicaid will cover the cost of the premium for that insurance coverage.

Medicaid Spend-Down

For people with disabilities whose income is too high for general Medicaid eligibility, there is a program through which you may still be able to get help with your medical bills. This program, officially named the Medicaid Excess Income program, is sometimes also referred to as the "spend-down program" or the

"surplus income program."

Under the Medicaid Excess Income program, the amount your income is over the Medicaid level is called excess income. You may be eligible for this program if:

- You are eligible for Medicaid, with the exception of having excess income.
- You can show that you have medical bills equal to or in excess of your excess income in a particular month.

Through this program, Medicaid will pay your additional medical bills beyond your excess income for the rest of that month. This includes outpatient care, doctor and dental visits, lab tests, prescription drugs and long-term care in the community, such as home care and assisted living.

To learn more, you can visit your local Department of Social Services ([see the NYS DOH Local Departments of Social Services webpage](#), or, [if you live in NYC, visit the HRA webpage](#)). There are also certified attorneys who specialize in Medicaid laws and regulations that can assist you in avoiding excess fees and ensuring that you avoid mistakes. Your local DDRO or a community organization that provides services to people with disabilities and their families should be able to connect you with someone.

Medicaid Buy-In

People with disabilities who are working and earning more than the allowable amount for regular Medicaid may be eligible to retain their coverage through the Medicaid Buy-In program.

To qualify you must:

- Be a resident of New York State;
- Be at least 16 years of age (coverage up to age 65);
- Have a disability as defined by the Social Security Administration;
- Be engaged in paid work (includes part time and full time);
- Meet the income and resource limits that New York puts forth, [found here](#).

To apply, visit your local Department of Social Services office.

Medicare

Medicare provides health insurance to people with disabilities through a Medicare Advantage Plan or a Medicare Prescription Drug Plan. Note that Medicare and Medicaid are two different programs with different sets of benefits. Some people may qualify for both Medicare and Medicaid. The Medicare program helps with the cost of health care, but it doesn't cover all medical expenses or the cost of most long-term care.

You can apply for Medicare online at the [Medicare.gov website](#).

Employment

In addition to governmental benefits, you should also take into account any current or prospective earned income that you may have. If employment is one of your goals, there are a number of employment supports available. These include:

- **Employment First**, an initiative that aims to increase the employment rate, and decrease the poverty rate for New Yorkers living with developmental disabilities. As part of Employment First's activities, the State registers businesses that have formal policies to hire people with disabilities as part of their workforce strategy.
- **ACCES-VR (Adult Career and Continuing Education Services-Vocational Rehabilitation)** provides career counseling, job training, time limited job coaching and other supports for people with disabilities.
 - Note that you can receive vocational rehabilitation support from OPWDD only if you are denied ACCES-VR. You can learn more about ACCES-VR's services at <http://www.acces.nysed.gov/vr>.
- **Pathway to Employment**, a person-centered employment planning and support service that provides assistance for people to obtain, maintain or advance in competitive employment or self-employment. This service combines an individualized career/vocational planning process that identifies the person's support needs, with the provision of services that will strengthen the skills needed for competitive employment. [For more information, see OPWDD's Pathway to Employment website](#).
- **Supported Employment (SEMP)** may be available to assist you as well. SEMP is an OPWDD service that provides you with supports to obtain and maintain paid

competitive jobs in the community. People with developmental disabilities will typically transition to SEMP after they have received supported employment services, funded by ACCES-VR and require limited job coaching to successfully maintain their employment. [For more information about SEMP, see OPWDD's Supported Employment Programs webpage.](#)

Supplemental Needs Trusts

One source of income for some people with disabilities is a trust that provides for living expenses. A Supplemental Needs Trusts (SNT) enables you to maintain eligibility for government benefits, primarily Medicaid and SSI, while still having savings to help offset living costs. You can enhance your quality of life, by permitting the trust to pay for expenses that are not covered by public benefits. There are many different kinds of SNTs, including:

- a. **Self-Settled SNT**, established using your own funds. This is the kind of SNT most commonly used, because it allows you to obtain public benefits in spite of having more income or assets than the applicable limits. There are two kinds of self-settled trusts:
 - i. An *Individual SNT* is a trust for one beneficiary (you). A trustee is selected to manage the trust and make disbursements. The trustee might be a family member, friend, attorney, or bank.
 - ii. A *Pooled SNT* is established and managed by a non-profit association that acts as the trustee. A separate account is maintained for the sole benefit of the beneficiary (you).
- b. **Third-Party SNT**, established with funds from someone other than you. The third party SNT can be established by a will or as a living or lifetime trust.

Many agencies that support people with disabilities offer assistance with SNTs as well as the opportunity to participate in pooled trusts. Your local DDRO can help you identify local supports for SNTs.

Alternate Sources of Income

Supplemental Security Income (SSI)

Supplemental Security Income (SSI) provides benefits to adults and children who are living with disabilities and who have limited income and resources. SSI is a federal income supplement program that provides cash to meet basic needs for food, clothing and shelter. Note that qualifying for disability supports from another agency or program doesn't mean that you will be eligible for SSI, so you'll need to determine your eligibility by completing the [Social Security Administration's Benefit Eligibility Screening tool here.](#)

If you are interested in applying for SSI, you'll need the following documentation:

- Your Social Security Card or record of your Social Security number
- Your birth certificate or other proof of your age
- Payroll slips, bank statements, insurance policies, and other information about your income and the things that you own

- The names, addresses, and telephone numbers of doctors, hospitals, and clinics that you have been to
- Your checkbook and other papers that show your bank, credit union, or savings and loan account number

Once enrolled, you can choose whether or not you would like someone to help manage your SSI payments and benefits (called a Representative Payee). The Social Security's Representative Payment Program provides financial management assistance for the SSI payments of beneficiaries who need support in managing their SSI payments. For more information, see [the Social Security Administration's Representative Payment Program webpage](#).

Social Security Disability Insurance (SSDI)

SSDI pays benefits to people who can't work because of a medical condition that is expected to last at least one year. In general, to get disability benefits, you must meet two different earnings tests:

1. A recent work test, based on your age at the time you developed your medical condition
2. Duration of work test to show that you worked long enough under Social Security.

*TIP: If you are deaf or hard of hearing, the Social Security Administration offers a toll-free TTY number **1-800-325-0778**, between 7 a.m. and 7 p.m. on business days.*

For both SSI and SSDI, you can apply online [here](#) or call the Social Security Administration's (SSA) toll-free number, 1-800-772-1213. SSA also has free tools that allow you to calculate benefits online, which you can either complete by yourself or in partnership with a service provider. [SSA's Benefit Calculators can be found here](#).

Whether you enroll in SSI/SSDI or not, you can sign up for a free social security account [here](#), which assists you in monitoring tax payments over time and provides an opportunity to review your payments to ensure there are no errors. Moving forward, people with disabilities will only receive statements at "milestone" birthdays (i.e., 50, 55, 60, 65), so a social security account can help you keep track of these payments.





Appendix A: Glossary of Terms and Acronyms

Adult Career and Continuing Education Services-Vocational Rehabilitation (ACCES-VR): ACCES-VR assists people with disabilities to achieve and maintain employment. ACCES-VR provides training, education, rehabilitation and career development support services.

Consumer Directed Personal Assistance Program (CDPAP): CDPAP provides services to people with disabilities who need help with activities of daily living (ADLs) or skilled nursing services. Supports can include any of the services provided by a personal care aide (home attendant), home health aide, or nurse.

Developmental Disabilities Regional Office (DDRO): DDROs are the starting point for people with disabilities to apply for services. Each DDRO offers support related to eligibility determinations, intake/enrollment in services and supports, advocacy for people with disabilities and their families, and connections to other resources.

Fiscal Intermediary (FI): An FI can help a person with disabilities set up and manage a financial account.

Front Door Process: The Front Door is OPWDD's process for fully assessing and planning to meet the comprehensive needs of people with disabilities and their families. For more information about the Front Door process, contact your local DDRO.

Individualized Residential Alternatives (IRA): An IRA is a type of certified community residence that provides room, board and individualized service options.

Individualized Service Plan (ISP): An ISP is a written personal plan for a person with developmental disabilities that summarizes the help they want and need to achieve their aspirations in life.

Medicaid Service Coordination (MSC): An MSC is a professional who assists people with developmental disabilities who are enrolled in Medicaid to gain access to necessary services and supports. The MSC uses a person-centered planning process to develop, implement and maintain an ISP.

Non-Medicaid Service Coordination: A professional who assists people with developmental disabilities who are not enrolled in Medicaid to gain access to necessary services and supports.

Office for People With Developmental Disabilities (OPWDD): OPWDD is the New York State governmental office that provides funding for services for people with developmental disabilities.

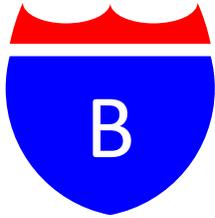
Person-Centered Planning: Person-centered planning is used to identify what is important to each person to develop a life plan that is centered on his/her specific needs and strengths.

Personal Resource Account (PRA): The annual amount of funding a person receives, based on their specific needs. PRA only applies to people who are self-directing some or all of their own

services. These funds are to be used for the habilitation supports and services detailed in the Person-Centered Plan, as well as any approved room and board supplements.

Respite: Respite programs provide planned short-term and time-limited breaks for families and other unpaid caregivers of people with a developmental or intellectual disability. If a person receives Community Supports and Services (CSS), they will not receive respite funding.

Self-Direction: Self-direction empowers people with disabilities and their families to design and manage services based on their individual needs and goals. Individuals can choose whether they want to have employer authority, budget authority, or both. Those who are self-directing take direct responsibility to manage their services with the assistance of a system of available supports where needed.



Appendix B: Resources by Area

In addition to what we have included throughout this document, there are other related resources that you should be aware of and can access based on your needs.

First and foremost, the following is the Front Door Contact information for people living in New York City, Long Island, and Westchester:

| Location | Front Door Contact |
|--|---|
| Region 3: Westchester and Rockland | Westchester: 914-332-8960 Rockland: 845-947-6390 |
| Region 4: New York City, including Manhattan, Brooklyn, Queens, Bronx, and Staten Island | Queens: 718-217-5890 Brooklyn: 718-642-6000 Manhattan: 646-766-3222 Bronx: 718-430-0885 Staten Island: 718-983-5233 |
| Region 5: Long Island | 631-434-6100 |

Other helpful resources include the following:

- OPWDD’s Toll Free General Information Line at 866-946-9733 is designed to help people get answers to questions about supports and services for people with developmental disabilities in New York State
- Housing counselors are available through local community-based agencies to provide education and assistance to homebuyers so they can confidently purchase homes that are affordable.
- YAI has posted [Directories of Family Support Services](#), which are created by local Developmental Disabilities Councils. Directories are available for:
 - Manhattan
 - Brooklyn
 - Queens
 - Bronx
 - Staten Island
 - Long Island
 - Westchester
- 311 is New York City’s phone number for government information and services. All calls to the 311 Customer Contact Center are answered by an operator, 24-hours a day, seven days a week, and information is provided in over 170 languages. Dial 311 from within the city and 212-NEW-YORK when outside of the five boroughs or visit online [here](#). TTY service is available at 212 -504-4115, or use the NYC 311 Mobile App.

- New York Self-Determination Coalition is a group of parents and professionals who work to promote self-determined lives for people with developmental disabilities. You can learn more about them [here](#).
- HomeBase: People on the brink of homelessness may access an extensive network of neighborhood-based services, under contract with the NYC Department of Homeless Services, to help them remain in their communities and avoid entering a shelter. To access these services and to learn more, call 311 or [visit 311 online](#) to locate the nearest office.

Additional Resources for New York City:

- The Mayor’s Office for People with Disabilities (MOPD) works to ensure that city programs and policies address the needs of people with disabilities and offers brochures and directories that detail programs, services, activities and other resources that are accessible to people with disabilities. The MOPD can be found [online](#), or at 100 Gold St., 2nd Floor, New York, NY 10038. Call 311, 212-NEW-YORK (out of city) or 711 (Relay Service for Deaf/Hard of Hearing) to learn more.
- NYC Housing Preservation and Development’s (HPD’s) Public Outreach and Education Unit (POE) offers free in-person classes, such as a five-part Introduction to Property Management, online classes such as First-Time Home Ownership and audio podcasts and videos on a variety of topics of interest to both tenants and owners. Check [online](#) for a full catalogue of offerings, as the content is frequently updated.

Westchester, Rockland, and Orange Counties

- Westchester Institute for Human Development (WIHD) developed its own Housing Resource Guide for people with developmental disabilities living in New York State. It has many additional contacts and resources for Westchester and statewide, and can be viewed [here](#).
- The Housing Action Council oversees affordable rentals and has a wealth of knowledge about housing for people with developmental disabilities. More information on their services and supports can be found [on its website](#) or by contacting 914-332-4144 or at hac@affordablehomes.org.
- WRO (Westchester Residential Opportunities) is a non-profit organization that can also help people with developmental disabilities access affordable housing options. More information about its services [can be found on its website](#), or by calling 914-665-2447.

- In addition to the contact number above for the local DDRO, the Front Door process contacts for Westchester include:
 - Front Door Hotline: 914-332-8960
 - Front Door Coordinator: Amy Coccodrilli, 914-332-8961
 - Tarrytown Team Leader: Lewis Prescott, 914-332-8957
 - Family Support Services' contact: Cindy Lanza, 914-332-8965
 - Eligibility at Westchester DCMH contact: Matthew Faulkner, 914-995-5253
 - Self-Direction contact: Michelle Altenrath, 845-947-6236
 - Employment Programs contact: Grady Miller, 914-947-6030
 - Rockland Front Door Hotline: 845-947-6390



Appendix C: Housing Assessment Tool

On the pages that follow is a housing assessment tool that encourages person-centered conversations about how to select the appropriate housing opportunity.



HOUSING ASSESSMENT TOOL

**A tool that encourages person-centered conversations
about housing opportunities**

Developed by the YAI Network

May 2015

The development of this tool was made possible with a Balancing Incentives Program (BIP) Transformation Fund grant from the Office for People with Developmental Disabilities (OPWDD), and its contents do not necessarily represent the opinions or policies of New York State.

5. **Do you want to live alone or with roommates?**
6. **Have you ever lived on your own? What was that like?**
7. **Tell me about times that you have stayed home alone (for example, in a 24-hour supervised IRA or at your family's house).**
8. **Who do you rely on for support or when you need help?**
9. **Would these people remain in your life if you move to another (more independent) place?**
10. **Tell me what your typical day is like (for example, from 9 a.m.-5 p.m.). What do you usually do?**
11. **What do you like to do for fun?**

SUPPORTS TO CONSIDER

11. **When you think about moving to a different place, are there accessibility issues that need to be considered (for example, grab bars in the bathroom, an elevator)?**
12. **When you are in a situation that makes you angry or frustrated, how do you usually handle it?**

13. Tell me a little about your health. Are there any current concerns? Who is your doctor? Are you taking any medications? Do you take your medication without help?

14. What supports do you need for your health (for example, medication reminders, assistance when traveling to appointments)?

15. Do you use any special devices or technologies (for example, a communication device, GPS when traveling, insulin pump)?

Now, I'm going to ask you about the supports (or help) you may need to perform a variety of daily activities:

| Activity of Daily Living | I'm independent | I may need help, but don't want any | I want supervision | I can do it with some help | I need someone to be with me all the way |
|---------------------------------|------------------------|--|---------------------------|-----------------------------------|---|
| Showering/Shaving | | | | | |
| Grooming (e.g., hair care) | | | | | |
| Tooth Brushing | | | | | |
| Caring for Menses | | | | | |
| Laundry | | | | | |
| Room Maintenance | | | | | |

Comments:

| Meals | I'm independent | I may need help, but don't want any | I want supervision | I can do it with some help | I need someone to be with me all the way |
|------------------------|------------------------|--|---------------------------|-----------------------------------|---|
| *Eating/Choking Issues | | | | | |
| Menu Planning | | | | | |
| Food Shopping | | | | | |
| Meal Preparation | | | | | |

**The person should be able to eat by any method of preparation.*

Comments:

| Health | I'm independent | I may need help, but don't want any | I want supervision | I can do it with some help | I need someone to be with me all the way |
|---------------------------------------|------------------------|--|---------------------------|-----------------------------------|---|
| *Medication Administration | | | | | |
| Scheduling Appointments | | | | | |
| Attending Appointments | | | | | |
| Filling/Refilling Scripts | | | | | |
| *Accessing Assistance in an Emergency | | | | | |

**The person should self-administer medication with or without adaptive technology. He/she should be able to seek medical assistance in an emergency, if needed.*

Comments:

| Fire Safety | I'm independent | I may need help, but don't want any | I want supervision | I can do it with some help | I need someone to be with me all the way |
|---|------------------------|--|---------------------------|-----------------------------------|---|
| *Emergency Evacuation | | | | | |
| Identifies ways to deal with a kitchen fire | | | | | |
| *Knows to call 911 in an emergency | | | | | |

**The person should evacuate themselves independent of staff. He/she should know how to access 911.*

Comments:

| Money Management | I'm independent | I may need help, but don't want any | I want supervision | I can do it with some help | I need someone to be with me all the way |
|------------------------------|------------------------|--|---------------------------|-----------------------------------|---|
| Coin/Dollar ID | | | | | |
| Makes Change | | | | | |
| Cashes Checks | | | | | |
| Writes Checks/Money Orders | | | | | |
| Deposits/Withdrawals at Bank | | | | | |
| Use of Debit/Credit Card | | | | | |
| Budgets Money | | | | | |
| *Pays Bills Timely | | | | | |

**The person should have an understanding that their money pays for apartment expenses.*

Comments:

| Travel | I'm independent | I may need help, but don't want any | I want supervision | I can do it with some help | I need someone to be with me all the way |
|------------------------------|------------------------|--|---------------------------|-----------------------------------|---|
| Uses Public Transportation | | | | | |
| Uses Access-A-Ride | | | | | |
| Uses Alternate Routes | | | | | |
| Identifies Unsafe Situations | | | | | |
| Street Crossing | | | | | |

**The person should travel independently by any means of transportation.*

Comments:

SCENARIOS

Now, I'm going to ask you about certain situations you may find yourself in when you live more independently. Do your best to answer each question. Your answers will help us understand what supports you may need.

1) You are home alone and suddenly the electricity goes out. It is a hot summer day at 1 p.m. Your assigned staff member will be coming back at 3 p.m. There is no one else at home. What are some of the things you should do to make sure you are safe?

2) You are home with two other housemates and you smell smoke. You are calm, but one of the other people is becoming very anxious. It is daytime, the weather is mild. What actions should you take to ensure the safety of yourself and the others?

3) You are in your apartment alone and you begin to feel very ill. Support staff are expected to check in with you in three hours, but you don't think you can wait for them. What can you do to get help and medical attention?

4) You are in your apartment with one of your roommates and he or she begins yelling. What would be the best thing to do to handle the situation?

5) You are in your apartment alone. The doorbell rings. You look through the peephole, but you do not recognize the person. They begin to call out saying "hello, hello is anyone home?" How do you respond?

6) You are in your apartment alone, it is early evening. It is dark out and the weather is mild. You are sitting in your favorite chair watching TV. Suddenly the lights go out. Staff are not expected to work with you today. What could you do?

7) You are in your apartment alone and you notice a flood. Water is on the entire first floor of your two-story home. What should you do?

8) It is a cold winter afternoon and you are in your apartment with your roommate. It is getting very cold inside and you notice there is no heat coming from the radiator. What are some things you can do?

9) **FOR THE INTERVIEWER:** Based on your knowledge of this person, are there any other questions he/she needs to be asked that is pertinent to this assessment. Please list them below:

RECOMMENDATIONS – Housing Plan

The person would like to consider a more independent housing opportunity. The following housing options are recommended for exploration:

1. _____
2. _____
3. _____

Here are some recommended supports/training to facilitate independent living:

1. _____
2. _____
3. _____
4. _____

Here are key people who are part of this person's circle of support and can help facilitate more independent living:

1. _____
2. _____
3. _____
4. _____

Here are environmental modifications or adaptive equipment/technologies that need to be considered:

1. _____
2. _____
3. _____
4. _____

The person is not ready to move to a more independent setting at the moment, but can start to learn more independent skills now by:

1. _____
2. _____
3. _____

The person is not ready to move to a more independent setting at the moment because of the following barriers:

1. _____
2. _____
3. _____

NEXT STEPS

If the person and his/her circle of support (e.g., family members, legal guardian) agree with this assessment and would like to explore housing opportunities, please share this information with other key support staff. In particular, staff should focus on addressing any barriers to moving to a more independent setting.

Name of Staff Completing Interview: _____ **Date:** _____



Appendix D: Social Contract Worksheet

If you decide that you would like to share your new home with a roommate, you can use the following Social Contract template¹ to think about some of the issues that you may encounter.

Food/Cooking/Kitchen Supplies/Kitchen Clean-up:

Decide who is responsible for buying kitchen supplies and food staples; decide if turns will be taken cooking meals and washing dishes; set down rules about food sharing; or set general rules like "all dirty dishes must be washed and put away promptly – not left in the sink."

Cleanliness/Cleaning Supplies/Cleaning Responsibilities:

Decide who is responsible for keeping which rooms clean; set a cleaning schedule; or set general house rules like "no clothes on the floor in open areas" or "shoes must be removed upon entering."

Privacy/Guests/Overnight Guests:

Roommates are entitled to bring visitors into their room or apartment, but it's important not to abuse this privilege. You might set some rules about how often guests are allowed to come over and the duration of their stay.

¹ This Social Contract Template was adapted from www.sweetg.com.

Sharing of Personal Items:

Roommates will not borrow each other’s personal property without prior approval. Exceptions to this should be clearly stated, with the roommates reserving the right to change their minds about the sharing of items. If damage is done to personal property, the roommate responsible for the damage will be expected to replace the damaged item. If clothes are borrowed, with permission, the borrower is expected to return the items cleaned.

Noise/Study Times & Space:

Consider if there are times when you want the room or apartment to be quiet. These times can be put in your contract. Discuss what constitutes “too much” noise – for example, whether the TV or radio must be turned off during quiet times.

Smoking, Drinking, Drugs:

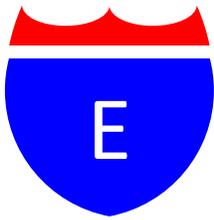
Share your preferences and concerns about what is and isn’t allowed in the apartment. Is it okay if roommates hold a party at your home with drinking and drug use? Do you prefer that no one smokes in the house or is smoking inside alright? Try to agree on these types of issues before moving into your new home with a roommate.

Pets/Allergies:

Write down any serious allergies your roommates should be aware of, and what to do if you are exposed to the thing that you are allergic to. If your lease allows pets, discuss whether you want a pet. If you do want a pet, what kinds of animals will you be comfortable with? Also identify who will be responsible for feeding, walking, and/or cleaning up after the pet.

ADDITIONAL REMARKS:

Use this section (and additional sheets as necessary) to address other issues that are important to you, such as security, furniture, appliances:



Appendix E: Selecting a Home Checklist

The following Checklist² for Selecting a Home contains a variety of considerations for thinking about what you need in a home. Based on your unique situation and needs, select items from the list that are relevant to you and add others that you value.

✓ **General Considerations:**

- Is there adequate lighting throughout the house?
- Are all doorways accessible and easy to operate?
- Is the home well ventilated?
- Are locks sturdy and easy to operate?
- If there are any changes in levels? Are they obvious or marked in some way?
- Are windows easy to use?
- Are there working smoke detectors on every floor?
- Is there a carbon monoxide detector?
- Is there a fire extinguisher and does someone in the home know how to use it?
- Is carpeting in good condition and not loose or torn?
- Are plumbing and utilities working?

✓ **Stairways:**

- Are secure handrails present?
- Are there light switches at both the top and the bottom of the stairs?
- Is there adequate lighting?
- Are the steps even and of the same size and height?

✓ **Kitchen:**

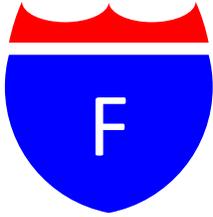
- Is the area over the sink, stove, and counters well lit?
- Are the sink faucets easy to use?
- Can the refrigerator and freezer be opened and closed easily?
- Can the high and low cabinets be opened and closed easily?

² This list is adapted from AssistGuide Information Services (AGIS). The original checklist is [here](#).

- Is adequate workspace available and at the right height?
- Can the stove door be opened and closed easily?
- Are the outlets easily reached?
- ✓ **Bathroom:**
 - Can you safely transfer into the tub or shower?
 - Are there grab bars where needed?
 - Are the outlets within reach?
 - Are the light switches easy to use?
 - Are the sink and the tub faucets, shower control, and drain plugs easy to use?
- ✓ **Garage/Basement/Storage Areas:**
 - Does the garage have an automatic opener?
 - Can lights be turned on without first having to walk through a dark area?
 - Are the closets well lit?
 - Can the closet rods and hooks in the closets be easily reached?
- ✓ **Outside:**
 - Are all entrances well lit?
 - Are the driveway, steps, footpath, and porches well lit?
 - Do steps and walk surfaces provide good traction (textured surfaces)? Are they in good condition, free of clutter, snow, and leaves?
 - Do steps have a sturdy, easy-to-grip handrail?
 - Are step edges clearly marked?
 - Is there a parking space close to the home entrance?
 - Can visitors be viewed prior to entry?
 - Can the doorbell be heard in every part of the house?
 - Is the door lock sturdy and easy to operate?
 - Can the mail be retrieved safely?
 - Is the number of the house clearly visible from the street and well lit at night?

✓ **Bedroom:**

- Can you get up and down safely from the bed?
- Is the light switch accessible from the bed?
- Is the telephone in easy reach?



Appendix F: Housing Budget Checklist³

Use the following budget checklist to calculate your income/expenses.

Typically, when thinking about how much you can afford, it's a good idea to keep your rent/mortgage expenses to no more than 30 percent of your income. The rest of your income is used to meet all of your other living expenses.

| Budget: Where My Money Comes from Each Month | |
|---|--|
| Paycheck | |
| Social Security money | |
| Financial help from family and/o friends | |
| Other (specify) | |
| <i>Total Income (add up all the numbers)</i> | |
| Expenses: Where My Money Goes Each Month | |
| Rent/mortgage | |
| Community/homeowner association fee | |
| Water and sewer | |
| Insurance (renters and/or homeowners) | |
| Electricity | |
| Natural gas/oil | |
| Telephone (home and/or mobile) | |
| Internet and/or cable | |
| Maintenance | |
| Insurance (health, life) | |
| Medical (including dental and vision) | |
| Food (groceries) | |
| Eating out/snacks | |
| Clothes and shoes | |
| Entertainment/recreation | |
| Vacation and travel | |
| Newspapers/subscriptions/memberships | |
| Pets/vets | |
| Public transportation | |
| Car repairs and gas | |
| Car payment and insurance | |
| Other (specify) | |
| <i>Total Expenses</i> | |

³ This Housing Budget Checklist was adapted from one created by [The Arc of United States](#).

| Matching My Income and Expenses | |
|--|--|
| Total Monthly Income | |
| Total Monthly Expenses | |
| Subtract expenses from income and write down the amount here. If your expenses are more than your income, try to reduce your expenses. | |

This chart can be used to help you think through the one-time expenses associated with moving.

| Move-In Deposit & Household Set-Up | |
|--|--|
| Rental deposit | |
| Utility deposit (electric, gas, water , cable) | |
| Furniture | |
| Household items (kitchen, bedroom, bathroom) | |
| Food and cleaning | |
| Moving Expenses | |
| <i>Total</i> | |



Appendix G: Needs vs. Wants Worksheet

This worksheet will help you and your family determine how much money has to be budgeted for necessities, and how much for things you want, but do not need.

NEEDS

- 1) Rent
- 2) Food
- 3) Transportation
- 4) Utilities
- 5) Personal Hygiene (soap, shampoo, etc.)
- 6) Laundry (washer/dryer)
- 7) Medical Expenses
- 8) Clothing

WANTS

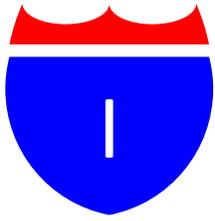
- 1) Dining Out
- 2) Movies
- 3) Other Recreation (bowling, skating, etc.)
- 4) Television
- 5) Telephone
- 6) **EXTRA** Clothes
- 7) **EXTRA** Food
- 8) _____
- 9) _____



Appendix H: YAI's Independent Living Program Curriculum

YAI operates an Independent Living Program. The following curriculum can help give you and your family some ideas about the types of skills you will need to live independently.

1. Being a Group Member
2. Safety in the Community
3. Safety in the Apartment
5. Planning a Potluck Dinner
6. Solving Problems and Making Decisions: Part I
7. Solving Problems and Making Decisions: Part II
8. Visit to an Individual Support Services Apartment
10. Making the Move: Feelings about Leaving Home
11. How to be Independent: Taking Care of My Needs
12. Using Your Leisure Time: Part I
13. Using Your Leisure Time: Part II – Making Plans
14. Getting Along with Your Roommate: Part I – The Good and Bad
15. Getting Along with Your Roommate: Part II – How to Discuss
16. Drug and Alcohol Prevention
17. Money Management: Part I – Learning to Manage
18. Money Management: Part II
19. Money Management: Part III
21. Healthy Eating: Part II – Meal Planning
23. Advocating for Ones Needs
24. Overview/Review of ILP – Last Session



Appendix I: Supportive Housing Resources for Professionals

Roles in the Development and Operation of Supportive Housing

The successful development and operation of supportive housing requires the integration of diverse skills and activities. There are several major roles that non-profit organizations can play in the development of supportive housing.

The first role is **Owner**. This party has long-term legal responsibility, site and property control. The **Developer** is responsible for bringing the property from an idea or proposal to an actual building ready for occupancy including construction, renovation and securing of financing. The **Property Manager** can be the owner of the property, a management company hired for this specific purpose or another partner. Some non-profit housing service providers also offer property management services but this requires a particular set of expertise that is very different from property development and social service delivery. This includes managing the day-to-day operations and maintenance of the property, and is the key to long-term financial and physical viability of the property over time. The **Service Provider** is the difference between affordable housing and supportive housing. The service provider offers a range of support services that can include case management, rehabilitative services, vocational supports, on-site health and behavioral health care and a host of other health care and social services. This tends to vary from site to site and is dependent on the terms of a contract with a funder of services, usually a state or local health or human services agency.

Partnerships with Developers vs. Single Provider Models

There are different approaches to the provision of property management and supportive services including the single provider model in which one organization provides both property management and supportive services and the partnership model in which two or more organizations partner to provide property management and supportive services. In both cases it is critical that the organization(s) create(s) clear delineation between functions and responsibilities, especially in decision-making.

The Corporation for Supportive Housing has created an assessment to help providers plan and evaluate the two different approaches and their implementation. You can find it [here](#).

Issues to Consider When Hiring a Real Estate Development Consultant

Strong development consultants may be identified by asking organizations who have experience developing supportive housing, or asking staff at public agencies that fund supportive housing projects, to provide referrals to qualified consultants. Full-service development firms will take responsibility for identifying high quality architects and general contractors and will be familiar with all current standards of excellence in affordable housing design and construction. Some development corporations will oversee all aspects of real estate development including:

- Site identification and property acquisition
- Assembling of the development team
- Building design and construction
- Securing of financing
- Supervision of construction process
- Ongoing asset management

Funding Sources

Supportive housing providers generally pull together an array of funding sources for both operating and capital expenses, including city, state, and federal as well as private sources and tax benefits.

Section 8

The Section 8 Program provides rental subsidies for families and single persons residing in newly constructed, rehabilitated and existing rental and cooperative apartment projects.

The NYC government's site with more information on Section 8 is [here](#). The federal site with more information on Section 8 is [here](#).

HOME Investment Partnerships Program

The HOME Investment Partnerships Program (HOME) provides formula grants to states and localities that communities use – often in partnership with local non-profit groups – to fund a range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. HUD does not provide HOME assistance directly to people or organizations. If you are interested in participating in this program, you need to contact your local or state government to find out how the program operates in your area. Participation requirements may differ from one grantee to another. In New York State, the Division of Homes and Community Renewal administers the HOME Program. In addition to applying for state HOME funds, developers should approach their local governments early in the development process to urge them to allocate a share of local HOME funds for their supportive housing project. The tenant-based rental subsidy is a valuable resource for operating supportive housing programs, particularly at a time when Section 8 rental subsidies are scarce. These funds can be a bridge until additional Section 8 funding becomes available. For additional information on the HOME Program, visit their [website here](#).

Community Mental Health Services Block Grant (MHBG)

The federal Community Mental Health Services Block Grant comes from the Substance Abuse and Mental Health Services Administration (SAMHSA). The Block Grant is used to improve the quality of behavioral health services by funding activities that encourage and enhance

evidence-based practices, quality improvement and good outcomes. For more information on the MHBG, visit this [site](#).

The Continuum of Care

The Continuum of Care (CoC) Program is designed to promote community-wide commitment to the goal of ending homelessness; provide funding for efforts by non-profit providers, and state and local governments to quickly find housing for people and families who are homeless, while minimizing the trauma and dislocation caused by homelessness; promote access to and affect utilization of mainstream programs; and optimize self-sufficiency among people experiencing homelessness. For more information on the Continuum of Care process and to access a toolkit, visit this website [here](#).

Self-Help Homeownership Opportunity Program (SHOP)

SHOP awards grants to eligible national and regional non-profit organizations and consortia to purchase home sites and develop or improve the infrastructure needed to set the stage for sweat equity and volunteer-based homeownership programs for low-income persons and families. SHOP grants are made available through HUD's annual SHOP Notice of Funding Availability (NOFA) competition. The SHOP NOFA is published on HUD's e-grant portal. Once the NOFA is published, eligible applicants may apply through the grants.gov portal. For additional information, visit the SHOP [website](#).

New Markets Tax Credit

The New Markets Tax Credit (NMTC) Program, enacted by Congress as part of the Community Renewal Tax Relief Act of 2000, is incorporated as section 45D of the Internal Revenue Code. This Code section permits individual and corporate taxpayers to receive a credit against federal income taxes for making Qualified Equity Investments (QEIs) in qualified community development entities (CDEs). More information can be found [here](#).

Supportive Housing Loan Program

The HPD Supportive Housing Loan Program (SHLP) makes loans to non-profit and for-profit developers of permanent supportive housing with on-site social services. Projects developed with SHLP funding must provide 60 percent of units for people who are homeless and living with a disability, as well as families who are homeless with a head-of-household who has a disability. The Division of Special Needs Housing within the New York City Department of Housing Preservation and Development works with sponsors to help secure additional sources of financing including Low-Income Housing Tax Credits (see above), as well as private loans or other subsidies. All tenants in the SHLP have leases and pay an affordable rent for their apartment. Applications are accepted on a rolling basis. For more information, [visit this website](#).

Organizations

Trade/Advocacy Organizations

There are several trade associations and advocacy organizations that support providers in developing housing, delivering housing and accompanying supportive services to people with a variety of needs.

Corporation for Supportive Housing (CSH): CSH is a national organization based in NYC. CSH develops innovative solutions and tools for housing providers and serves as an advocate for the needs of supportive housing providers. For example, CSH created a toolkit designed to build knowledge and confidence within the development community.

Supportive Housing Network of New York (SHNNY): SHNNY is a membership organization that provides public education to educate policy makers and community leaders about supportive housing, conducts evaluations of these programs and data to demonstrate efficacy and support advocacy on behalf of supportive housing providers. SHNNY also provides technical assistance to providers.

The Association for Community Living (ACL): ACL is a statewide membership organization of non-profit providers of housing and rehabilitation services for people with psychiatric disabilities.

The New York City Coalition on the Continuum of Care (CCoC): CCoC is a broad-based coalition of housing and shelter providers, consumers, advocates and government representatives working together to shape citywide planning and decision-making around the housing needs of people in New York City.

The New York State Association of Community and Residential Agencies (NYSACRA): NYSACRA represents more than 200 not-for-profit service provider agencies with a combined workforce of approximately 70,000 employees.

Interagency Council of Developmental Disabilities Agencies, Inc. (IAC): IAC is a membership organization of service providers including residential services supporting people with developmental disabilities in the greater New York City area.

Major Developers

Many non-profit housing providers partner with both private and non-profit housing developers to create various types of housing, including supportive housing. Some of the well-known developers in New York that have a long history of working with New York City non-profit housing providers include:

Breaking Ground (formerly Common Ground): Breaking Ground has created and operates thousands of units of affordable permanent and transitional housing in the Northeastern United States. Breaking Ground is a non-profit developer that partners with other non-profit service providers to provide an array of on-site services for residents from care management to vocational supports. In some cases, Breaking

Ground provides the services directly and in some cases contracts them out to other providers.

Enterprise Community Partners, Inc.: Enterprise is a leading provider of the development capital and expertise it takes to create decent, affordable homes and rebuild communities. For 20 years, Enterprise has introduced neighborhood solutions through public-private partnerships with financial institutions, governments, community organizations and others.

Dunn Development Corp.: Dunn is a full-service real estate development firm specializing in affordable and supportive housing development in New York City. Dunn oversees all aspects of real estate development including site identification and acquisition, development, design, construction, securing of financing, construction and asset management.

Phipps Houses Group: Phipps Houses is a non-profit developer and owner of affordable housing, involved in the development, finance, construction and asset management of new and rehabilitated multi-family housing for low to middle income New Yorkers. Through its subsidiaries and affiliates, it manages residential and commercial property and provides human services to its development communities.