



***Housing Resource
Guide for People with
Disabilities and Their
Families***



Parent to Parent of NYS

Parent to Parent of NYS is a statewide not for profit organization with a mission to support and connect families of individuals with special needs. We are a point of contact for many parents who are 'getting started' on their journey of parenting a child with developmental disabilities. There are 15 offices throughout NYS, staffed by Regional Coordinators, who are parents or close relatives of individuals with special needs. A website is maintained to provide information and events listings - www.parenttoparentnys.org

In addition to the Parent Matching program, the organization fields telephone calls from parents of children with special needs who are looking for resources, services and information. Calls include parents looking for information about medical services and therapies and those looking for information specifically about an illness or disability. There are often questions about special education. All programs are based on the philosophy of parents helping each other, drawing on a network of parents helping parents. Coordinators are there to assist, but draw on other parents to help. There is no charge for services.

For more information regarding housing contact:

Lorraine Blum, Parent to Parent of NYS, Western Region Coordinator, 1200 East & West Road, West Seneca, NY, 14220, phone: 716-517-3448, fax: 716-517-2385, email: p2pwny@verizon.net

7/13/2010 – **OMRDD** (Office of Mental Retardation and Developmental Disabilities) is now known as **OPWDD** (Office For People With Developmental Disabilities)

In this guide you will see both acronyms.

Table of Contents

	Page
Housing Wish List and Housing Survey.....	4
Housing Options	8
Renting your own Apartment.....	11
Searching for Accessible Housing.....	16
Becoming a Homeowner	17
Predatory Lending	24
Home Modifications & Other Resources	30
Consolidated Support & Services (CSS)	36
Glossary of Terms	40

Housing Wish List

List below everything you are looking for in a place to live.

Rent _____ Own _____ Agency Housing _____

Do you want to live alone or with other people? _____

Do you have someone in mind? If so, list:

Apartment (list everything you would need in an apartment such as first floor access, second bedroom for an aid, etc.)

Home (list everything you are interested in having in a house such as a dining room or one story or two story home)

Consider where you work and where you have other appointments-Location is important-Where would you like to live? _____

Consider transportation to and from your new home.

Do you need a driveway for a vehicle? _____

Consider the support you will need. (Such as personal care, help with meds or money)
What would you need support for?

Do you use public transportation? _____ Would you like your new home to be on or near a bus route? _____

Do you have the ability to pay for it? _____ Do you need to find a source of funds? _____

(See financial section)

Do you have anything in your past that would prohibit you from renting or owning?

_____ Can you get it cleared up? _____

Do you understand the rights AND responsibilities of being a tenant? (Do you know what a landlord is responsible for and what a tenant is responsible for?)

(See fair housing page)

Do you understand what money and services would be needed to maintain a home/apartment?

Do you understand the cost involved in moving?

List what you have concerns about:

Affordable Housing Alternatives for Individuals with Disabilities

This is another tool to help you plan for a successful move.

1.) **Are you planning on buying or renting:** (Please circle one below)

within a year? Within 5 years? At some future date?

2.) **Where would you like to live?** (Please check all that apply)

_____city _____suburb _____rural

3.) **If these options were available, which one would you choose?**

__Agency run residences __Rentals __Home buying __Mobile home

4.) **What modifications would you need?**

__none __physical __environmental __other (explain) _____

5.) **What specific housing needs do you have?** (check any that apply)

__Wheelchair accessibility __Housing advisor or counselor

__Pet accommodating __Aide services

__Visual doorbell __Housemate

__"Visit"ability __Support Staff

__Other (please explain) _____

6.) **If you are considering an agency run residence, what is important to you in making your decision:** (check any that apply)

__A bedroom of my own (no room mates)

__Input into choosing my housemates

__A home close to my family

__A home in the neighborhood of my choice

__Other (please explain) _____

7.) **If you are considering renting, what is important to you in making your decision:** (check any that apply)

__ Affordable

__ Close to my family

__ Neighborhood of my choice

__ First floor apartment

__ Elevator

__ Apartment Manager I Management

__ Other (please explain) _____

8.) If you are considering buying your first home, what is important to you:

(check any that apply)

- Affordable
- Close to my family
- It is in the area of my choice
- It is a ranch style home
- Upkeep / maintenance
- Working with a realtor who understands my needs and the ADA regulations
- Other (please explain) _____

9.) What do you feel are obstacles to achieving your housing dream?

(Check all that apply)

- I don't know where to start
- Discrimination
- My credit history is poor
- I have no credit history
- I need help paying the rent
- I don't have a security deposit for an apartment
- I don't have enough money for a down payment on a home
- I don't have enough money for closing costs
- I can't afford a house payment
- I need help reading and filling out paperwork
- I need a personal aide
- Other (please explain) _____

Comments:

Housing Options

Following are detailed descriptions of the various certified housing options available to persons with disabilities and some services for private rentals:

Family Care Homes

Housing and supports are provided in a family setting other than the biological family. The host family receives funds to provide clothing, food, shelter, and living expenses. In some instances, funds for personal care services are also provided.

Certified Homes

The state or a non-profit agency owns or leases a home certified by OPWDD. There are state mandated regulations on how the home is run and staffed and how many people can live there.

ICF - - Intermediate Care Facility — 24 hour staff - Higher level of care. May have many medical or other health care needs, may require full time nurse, or have nutritional needs.

CR - - Community Residence – 24 hour staff – more structured – tend to be large homes.

IRA - - Individual Residential Alternative — 24 hour staff — structure varies — could be a home or an apartment.

Supervised Apartments - - 24 hour staff assisted

Supportive Apartments - - Some staff assistance but not 24 hours

Private Apartment Rental

ISE — Individualized Service Environment — Non-certified home or apartment. You rent your own apartment or home and you are responsible to the landlord. The agency you are working with provides you with staff, transportation to appointments and other supports as needed (varies depending on agency). No nursing services are provided.

Assisted Apartments – Privately owned and rented apartments that provide no services and rent is based on the renter's income. Some of these apartments have been designed to be accessible to persons with wheelchairs.

Rental Assistance – This is a program that provides a Housing Voucher to a renter that pays for a portion of the rent of a privately-owned unit. This assistance is based on the renter's income.

Lifesharing

By Lorraine Blum, Parent to Parent of NYS, Western Region Coordinator

There are many examples of intentional communities.

The communities could be based on a philosophy, faith or a disability like the examples below.

One example of an intentional community is “**Camphill**”. The first Camphill community was founded by Dr. Karl Koenig, an Austrian pediatrician and educator, in Aberdeen, Scotland in 1939. His vision was to develop communities together with people with special needs, focusing on their abilities not their disabilities. The members teach and learn from each other. Each person’s needs are met by living and working in a cooperative community. Each person contributes his own special gift or talent. It is a community based on mutual care and respect. Camphill was established in North America in 1959. Camphill in North America currently consists of 10 communities. The communities utilize organic and biodynamic methods to care for the more than 2500 acres of land the communities live and work on.

The **volunteers** are called **co-workers** and come from all over the world. The volunteers may come alone or with their families. They are not paid a salary. They live and work together with the companions.

The **companions** are community members who **have disabilities**. People with disabilities apply to join the community. If selected they stay for a trial period to make sure it’s a good fit.

Everyone is expected to contribute through whatever skills or talents they have.

Each community is unique based on the needs, talents and skills of that particular community when it was founded. Many communities were founded by families of people with disabilities. Families are usually expected to assist with fundraising efforts to help keep the communities viable. To learn more about Camphill communities go to their website at www.camphill.org.

A similar community is **L’Arche**. The International Federation of L’Arche consists of 133 communities in 35 countries around the world. They are communities consisting of people with and without disabilities living together. They are communities of faith. The first L’Arche community was established in France in 1964.

The first community in the USA was founded in Erie, Pennsylvania in 1972. There are 16 communities and 2 projects nationwide. There is currently one community in New York State located in Syracuse. The website is www.larcheusa.org.

Pathfinder Village in Central NY is an example of an intentional community for people with a specific disability. Pathfinder Village is a community for people with Down Syndrome. It first opened in 1980 with 7 homes and a school. It has been continuously expanding the number of homes and programs ever since. Their website is www.pathfindervillage.org.

Co-Housing Communities

This is a planned community of individual homes clustered around a common house. The common house may contain a library, laundry, kitchen, dining room or workshop. The philosophy is based on a community sharing some of the day to day responsibilities of family living. For more information on co-housing communities visit www.cohousing.org.

Private Homes

Home sharing is an option already in place in Pennsylvania. Home sharing allows a person, couple or family to volunteer to share their home with a person with a disability. Paperwork, background checks and home inspections are done. They also have to agree to go to training sessions. When the volunteers are approved, the matching process begins.

Sometimes they start out as respite providers to see if they want to continue down the road of life sharing with a certain individual. This is also a good opportunity for a person with a disability to see how well he fits into the household. There are trial visits. It could take months for both parties to decide if it is or isn't a good match. If everyone agrees, the person moves in and becomes a valued contributing member of the family.

In Pennsylvania, The person(s) providing the home is given a stipend, respite is provided and services are provided to the person who has moved in. The person with a disability is expected to be employed, go to school or volunteer during the day. Independence and community inclusion is encouraged and promoted. Every effort is made to make sure they feel like a part of the family and community. Relationships and commitment are the keys to success. **KenCrest** is one of the organizations in Pennsylvania that provides this service. The website is www.kencrest.org.

Unlike Pennsylvania there is no formal lifesharing program set up in NYS yet. OMRDD is looking at the possibility of making their Family Care program a lifesharing opportunity. There are lifesharing experiences that have worked in NYS. An agency in Central NY has helped make matches between people with disabilities and community members willing to share a home and the responsibilities. The nice part is that they formed lasting and caring relationships and mutual respect.

If lifesharing is an option you're interested in, you may want to consider sharing a home or apartment with a friend or friends, a college student, a senior citizen or relative. This is something you should discuss with your circle of support if you are interested in investigating the option further. There are many options to consider but each must be thoroughly investigated and pros and cons discussed. You'll need to consider each person's duties, responsibilities and share of expenses. What you agree to should be put in writing and signed by all parties involved. You'll also want to factor in the supports and services needed to make the experience successful.

RENTER INFORMATION



Where to Begin

Looking for an apartment? It can be both exciting - and frustrating! But if you approach the whole process systematically and if you know your rights, apartment hunting doesn't have to be a hassle. Read through this Renter's Kit before you begin. And happy hunting!

Before You Start Looking

1. **Know your rights and responsibilities:** Federal law prohibits housing discrimination based on your race, color, national origin, religion, sex, family status, or disability. If you have been trying to rent a home or apartment and you believe your rights have been violated, you can file a fair housing complaint. When you live in an apartment, you have both rights and responsibilities. Be sure you know what's expected of you - and what you can expect in return. You can call toll-free to file a discrimination complaint at 1-800-669-9777.
2. **Figure out how much you can afford:** Some experts recommend that you budget 25-30% of your income on housing. Below is a section entitled "Budgeting for Your First Apartment" that provides information about budgeting for your rent.
3. **Figure out what you need:** It's a good idea to think through what you need in an apartment BEFORE you begin shopping. How many bedrooms do you need? Do you need to be close to schools? Do you need any special accommodations due to a disability? Do you need parking? Make a list before you begin...that will help you narrow down your search.

Rental Housing Options

Basically, there are three options when looking for rental housing.



1. **Private Rentals:** These are apartments rented by a private landlord and leased at any rent the owner chooses. These apartments are usually advertised in the classified section of the newspaper, by word of mouth, or with "For Rent" signs on the property.
2. **Assisted Rentals:** These are apartments rented with some form of rental assistance or reduced rent. Usually these apartments are in a complex, have an application waiting list and require you to sign a one-year lease. The rent is based on the applicant's income or set at a generally affordable rental rate. These are commonly known as subsidized housing, assisted housing and public housing. Many of these buildings have units specifically designed to be wheelchair accessible. For a list of assisted housing, go to the website of Housing and Urban Development at <http://www.hud.gov>.

- 3. Rental Assistance:** Local housing agencies provide rental assistance to the landlord on the tenant's behalf. The tenant selects a privately owned apartment, it is inspected by the housing agency, then the agency sends a check directly to the owner for the difference between what the tenant can afford to pay and the full rent. This is often called Section 8, housing certificates or housing vouchers. This assistance moves along with the tenant if the new apartment meets the program requirements. The waiting lists for these programs are very long. Applicants often have to wait years before they will be offered assistance.

Budgeting For Your First Apartment

Are you thinking about moving into your first apartment? Are you worried you won't have enough money? Try setting up a budget that will help you save money and establish good spending habits before you get out completely on your own. The following guidelines are suggested to help you create a reasonable balance of expenses:

Generally you should spend:

25 to 30%	ON HOUSING
8 to 15%	ON FOOD
5 to 7%	ON HEALTH CARE
7 to 9%	ON INSURANCE/PENSIONS
6 to 8%	ON CLOTHING
5 to 9%	ON ENTERTAINMENT
6 to 10%	FOR GENERAL SAVINGS



Of course, these percentages will vary depending on your individual needs, but this is a general guideline. Start saving 25 - 30% of your income for rent while you're still living at home. You'll want to have about three month's rent saved in your account before you move in so that you can pay the security deposit and first month's rent, and then have some left over so that if for some reason you go over budget one month, you won't have to worry about making any payments.

Once you've moved in, you should continue to follow the budget. If you feel you need to save even more money, there are other ways to cut back. Consider spending less on food, transportation, and entertainment. This doesn't mean you have to starve, but there are easy ways to save money. The average American spends about 5% of their income on eating out. One easy way to save money is by packing lunch for work or school rather than stopping at a local cafe. You'd be surprised how much of a difference this could make. If you decrease the amount allowed for entertainment, clothing and other unnecessary expenditures, you could save even more. There are countless options to help you save for that new apartment.

First-time apartment renters share one thing in common: surprise at just how many hidden expenses they encounter. Hiring movers and paying your first month's rent only represent two small pieces of what can be a rather expensive pie. Here's a brief run-down of some of those hidden expenses -- and pre-move procedures -- of which many renters either aren't aware, or that they overlook in the excitement and bustle of moving:

Application Fees: Some landlords and apartment complexes will require an application fee. Sometimes the fee may not be refunded. Some will be applied to the first month's rent or other fees. Check carefully before you agree to pay anything up front.

Security Deposits: Security deposits range from \$100 to a full month's rent; the average deposit is approximately \$250. Some apartments require separate deposits for roommates.

Credit Check: Credit application fees are generally \$10 to \$35. Sometimes these are part of the application fee.

Rental History: Any previous rental history will be verified. Additionally, some are also conducting criminal background checks.

Leases: Most apartments require a written lease. Most leases are written for 12 months. Shorter lease terms and month-to-month options often are available at higher rental rates.

Utilities: Your rent will often include sewer, water, trash, and pest control. The tenant almost always pays gas, electricity, telephone and cable TV costs separately.

Moving Expenses: It is strongly recommended that you contact several moving companies or rental vans, if you plan on moving yourself. Typically, the cost of moving depends on the distance between locations, how much must be moved and when it must be moved. Costs can vary substantially. Usually it helps to ask friends and family who they have used in the past to locate a reliable mover.

Pet Deposits: Although many apartment complexes allow pets, many require a deposit. Pet deposits can be stiff, and tenants are charged per pet. Deposits range anywhere from \$100 to \$300 per pet, and either all or a portion is nonrefundable. Some complexes charge additional rent for pets -- on top of the security deposit. Pet size is commonly restricted to 20 pounds and 12 inches in height, although some complexes do allow larger pets. There are also exceptions for pets required for persons with disabilities.

Renter's Insurance: It is strongly recommended that you purchase renters' insurance to cover your valuables. Your landlord's insurance policy will not cover your losses. Renters' insurance typically costs \$350 a year for a \$50,000 policy that covers loss due to theft or damage caused by other people or natural disasters. It also covers lawsuits by someone who claims to have been injured in your apartment due to your carelessness.

Five Tips Every Tenant Should Know

1. The best way to win over a prospective landlord is to be prepared. Bringing the following information when you meet prospective landlords will give you a competitive edge over other applicants: a completed rental application, written references from landlords, income and benefit information, etc.
2. Carefully review all the important conditions of the tenancy before you sign on the dotted line. Your lease or rental agreement may contain a provision that you find unacceptable -- for example, restrictions on guests, pets, design alterations or running a home business.
3. Keep communication open with your landlord. If there's a problem -- for example, if the landlord is slow to make repairs -- talk it over to see if the issue can be resolved short of a nasty legal battle.
4. Keep a file that contains the signed lease, tenant or house rules, and rent receipts for future reference. Try to put everything in writing when notifying the landlord of any problems with the apartment or move-out notice. You should request the landlord provide all notifications in writing also. This will help prevent misunderstandings.
5. Make sure the security deposit refund procedures are spelled out in your lease or rental agreement. To protect you and avoid any misunderstandings, make sure your lease or rental agreement is clear on the use and refund of security deposits, including allowable deductions.

Need Help Finding Housing That is Accessible, Affordable and In Your Area of New York State?

If you are a person with a disability looking for housing, or you are helping someone look for accessible housing, the Center for Independence New York, (CIDNY's), improved housing registry can help. The easy-to-use Registry supplies extensive information concerning affordable and market-rate housing throughout New York State, including information on accessibility features. The housing registry is web-based and can be reached at www.nysaccessiblehousing.org.



The registry allows you to search for housing by:

- Location including by town, zip code and major cities
- And by viewing income, age or disability requirements

Each development listing contains contact information for the sites' owners and property managers.

As of November 2007, the site contains contact information and accessibility features for over 4600 developments throughout New York State. By entering some basic search parameters, users are presented with:

1. **Vacancies** which should be contacted immediately by interested users,
2. **Waitlists and Lotteries** which should be contacted prior to the stated closing dates, and
3. **Developments** which are known to have accessible and affordable units, but we do not have up to date vacancy information for. Users are presented with a description of the developments, as well as the contact information, and should contact these developments directly to see if they have vacancies.

Another resource for finding rental property is www.nyhousingsearch.gov. This website allows people to list and search for accessible, affordable housing options across NYS.

HOME BUYERS INFORMATION KIT



Where to Begin

So you want to buy a house but haven't the faintest idea of how to get started. The worst way to buy a home is to feel pressured buy someone or just jump in without doing your homework. Start out by becoming an educated homebuyer then carefully choose professionals to help you find the right home and loan to fit your needs.

Buying or refinancing your home may be one of the most important and complex financial decisions you'll ever make. Many lenders, appraisers, and real estate professionals stand ready to help you get a nice home and a great loan. However, you need to understand the home buying process to be a smart consumer. Every year, misinformed homebuyers, often first-time purchasers, become victims of predatory lending or loan fraud. Before you start, there are many laws that protect you from scams, unnecessary expenses, and discrimination in the process of home buying. Know your rights!

10 Basic Home Buying Steps



1. Find out How Much Mortgage Can You Afford

You can save yourself a lot of wheel spinning if you take a minute to figure out how much mortgage you can afford. Generally, a lender will want your monthly mortgage payment to total no more than 29% of your monthly gross income (that's your monthly income before taxes and other paycheck deductions are taken out.) You also need to consider current loan interest rates. The lower the interest rate, the more expensive the home you'll be able to afford. HUD-approved housing counseling agencies will help you calculate this amount or use this Internet website: http://www.ginniemaegov/2_prequal/intro_questions.asp?Section=YPTH

2. Create Your "Wish list"

Make your wish list. Focus on the features you want in a home: 2 bedrooms or 3? 1 bath or 2? Garage or no garage? Knowing what you're looking for will help you focus your search. And it will help your real estate broker, too.



3. Find a Real Estate Broker

You'll want to start searching for a broker as soon as you decide to buy a home. Talk to several and find someone you think you'll be comfortable working closely with. Many of your friends and relatives have probably bought and sold their homes through brokers. Ask them who they used and what their experiences were. You can find out which brokers specialize in the kind of home or the area you want by asking a HUD-approved housing counseling agency for help. (See the attached list) You may also contact the Buffalo Niagara Association of Realtors website: www.bnar.org or call (716) 636-9000. When you talk to prospective brokers, ask questions about the areas and types of homes in which you're interested. Do they seem knowledgeable? Most important, is their personal style a good fit with your own?



4. Mortgages and Home buying Programs

Many different kinds of mortgages are available to you. Read about them, and make sure you understand the pros and cons of each. Your real estate broker can help you. HUD offers some special home buying programs. Also, many local governments offer special home buying programs to help low-income homebuyers. Shop around - you may be surprised at all your options! If you are currently renting a unit in public housing or are a participant of the Section 8 Housing Choice Voucher Program, new home ownership programs have been recently designed to help you purchase a home. Contact the housing agency where you live for more information. Most loans require that lenders collect a portion of your monthly payment to pay real estate taxes, hazard insurance, and other requirements as defined at settlement. The Real Estate Settlement Protection Act (RESPA) defines what actions the lender must perform. RESPA outlines in detail how escrow accounts should be established and maintained. Following is a HUD website that details information about escrow accounts:
<http://www.hud.gov/offices/hsg/sfh/res/respafaq.cfm>

The following websites will provide you with information on mortgage programs in Western New York:

- HUD Mortgage Insurance Programs - <http://www.hud.gov/buying/insured.cfm>
- Local Government Programs - <http://www.hud.gov/local/ny/community/home/>

5. Shopping for a Home

Now you really begin house hunting. Your real estate broker will be able to find listings for you, based on your wish list. But don't stop there! You can do your own looking, and then ask your broker to show you the house. Start with the Internet. Pick up real estate flyers at local grocery stores and convenience stores. Read the real estate sections of your local newspaper. Drive around neighborhoods that interest you and write down addresses where there are "for sale" signs. Go to open houses. Try everything!

6. Home Inspections

When you make an offer on a home, it's a good idea to make your offer contingent on a home inspection, conducted by an independent authorized inspector. You will have to pay for this inspection yourself, but it could keep you from buying a house that will cost you far more in repairs, down the road. If you are satisfied with the results of the inspection, then your offer can proceed. If you aren't, you may want to negotiate, asking the seller to pay for certain repairs or asking for a lower price. Select a home inspector carefully, by consulting the Better Business Bureau and checking the individual's references.

7. Appraisals

Your lender will require you to get an appraisal of the house you want to buy, to make sure it's worth the money that you're borrowing. You may select your own appraiser, or you may ask your real estate broker to help you take care of that.

8. Homeowner's Insurance

Lenders require that you have homeowners insurance, to protect both your interests and theirs. Like everything else, be sure to shop around for insurance that fits your needs

9. Settlement or Closing

Finally, you've gone through the whole process, and you're ready to go to "settlement" or "closing." We know you'll be excited, but be sure to read everything you sign! And before you go, read this important information about your rights. For detailed information on calculating estimated settlement costs, visit HUD's website at:

<http://www.hud.gov/offices/hsg/sfh/res/sfhrestc.cfm>



10. Finally, Prepare for that Big Move!

Looks like you're ready to move. There's a lot to consider as you plan your move. The good news is that there's lots of help. Check this out from the U.S. Postal Service:

<https://moversguide.usps.com/>

These are just the basic tips for home buying. To obtain more detailed information and brochures you can download, visit HUD's home buying website at: <http://www.hud.gov/buying/index.cfm> or the University of New Hampshire's Institute on Disability at: <http://alliance.unh.edu/>

10 Tips on Being a Smart Home Buying Consumer

1. Before you buy a home, attend a homeownership education course offered by the U.S. Department of Housing and Urban Development (HUD)-approved, non-profit counseling agencies.
2. Interview several real estate professionals (agents), and ask for and check references before you select one to help you buy a home.
3. Get information about the prices of other homes in the neighborhood. Don't be fooled into paying too much.
4. Hire a properly qualified and licensed home inspector to carefully inspect the property before you are obligated to buy. Determine whether you or the seller is going to be responsible for paying for the repairs. If you have to pay for the repairs, determine whether or not you can afford to make them.
5. Shop for a lender and compare costs. Be suspicious if anyone tries to steer you to just one lender.
6. Do NOT let anyone persuade you to make a false statement on your loan application, such as overstating your income, the source of your down payment, failing to disclose the nature and amount of your debts, or even how long you have been employed. When you apply for a mortgage loan, every piece of information that you submit must be accurate and complete. Lying on a mortgage application is fraud and may result in criminal penalties.
7. Do NOT let anyone convince you to borrow more money than you know you can afford to repay. If you get behind on your payments, you risk losing your house and all of the money you put into your property.
8. Never sign a blank document or a document containing blanks. If someone else inserts information after you have signed, you may still be bound to the terms of the contract. Insert "N/A" (i.e., not applicable) or cross through any blanks.
9. Read everything carefully and ask questions. Do not sign anything that you don't understand. Before signing, have your contract and loan agreement reviewed by an attorney skilled in real estate law, consult with a trusted real estate professional or ask for help from a housing counselor from a HUD-approved agency. If you cannot afford an attorney, take your documents to the HUD-approved housing counseling agency near you to find out if they will review the documents or can refer you to an attorney who will help you for free or at low cost.
10. Be honest about your intention to occupy the house. Stating that you plan to live there when, in fact, you are not (because you intend to rent the house to someone else or fix it up and resell it) violates federal law and is a crime.



NYS Office For People With Developmental Disabilities
Office of Housing Initiatives
“A HUD-Certified Housing Counseling Agency”

Home of Your Own Program

Our Mission:

To establish policy and program direction for person controlled housing.

To establish policy and program direction based on the needs of individuals with developmental disabilities.

To provide information, referral, training, technical assistance, group and one-on-one homeownership counseling to individuals with developmental disabilities, their families, provider agencies and others.

Training:

HUD Certified Pre-Homeownership Counseling – Part 1, 2, & 3

HUD Certified Post Homeownership Counseling

Financial Education Training and Asset Development for Individuals with Developmental Disabilities

Credit counseling for maximum results

Foreclosure prevention

Housing Safety Net Education & Training Project

Mortgage products:

OMRDD has worked with SONYMA and FANNIE MAE to develop mortgage products that will be more beneficial to persons with developmental disabilities.

SONYMA:

This is a 4%, 30 year fixed mortgage for individuals who have developmental disabilities. They must be first time homebuyers, age 18 or more, have an income and be credit worthy. They can have a co-borrower, friend or parent who is not disabled, but that person must also live in the house. As of October 19, 2007, parents of individuals with developmental disabilities or mental illness can now apply for “Home of Your Own” mortgages financed by SONYMA. To be eligible, applicants must be first-time homebuyers and have incomes of no more than 80 percent of the area median income in the region where they live. There is also a limit on the purchase price, which varies by location.

HOME Grant:

OPWDD is please to announce an opportunity for income eligible individuals with developmental disabilities and/or their families to apply for up to \$15,000 to assist in purchasing their own home. The funds can be used for down payment and/or closing costs assistance, as well as reducing the cost of the mortgage. This grant money, for first time homebuyers, was awarded to the Research Foundation for Mental Hygiene, Inc., and OPWDD by the New York State Division of Housing and Community Renewal to support home ownership for persons with a developmental disability and their families.

FANNIE MAE:

The purpose of the Fannie Mae HOME CHOICE mortgage is to assist low-to-moderate income first time homebuyers who have a disability to purchase their own home in New York State. The HOME CHOICE mortgage is also available to parents of children with disabilities to purchase homes, if they meet the low-to-moderate income criteria.

Other mortgage options:

USDA

First time homebuyer mortgages available through local banks in rural communities.

For more information on their products, please contact our office.

SAFETYNET:

OPWDD is pleased to announce the implementation of a SafetyNet Education and Training Program for homeowners and apartment renters with developmental disabilities. The program will be modeled after the “HomeSafe” program administered by the Massachusetts Housing Finance Agency. The curriculum will be adapted for individuals with developmental disabilities and include property management, maintenance and all of the components of OPWDD’s financial education and asset development program, including but not limited to budgeting, foreclosure prevention, and refinancing. OPWDD will use this model to build its systems capacity for managing long term homeowners issues in a manner that avoids crisis and keeps people in their homes, and in their communities. The SafetyNet Program is funded by the Developmental Disabilities Planning Council.

Office of Housing Initiatives
44 Holland Avenue, 4th floor
Albany, NY 12229
Phone: 518-473-1973

Lucinda Grant-Griffin, Ph.D.: Director

***Partnership between OMRDD and USDA Rural Development**

OMRDD has expanded the (HOYO) Home of Your Own program to include an opportunity for income eligible adults with developmental disabilities, families, direct support staff and others to apply for a Direct Single Family Housing Loan from the United State Department of Agriculture (USDA) Rural Development through OMRDD's Office of Housing Initiatives. This program is available to low-income individuals who live, or are choosing to live, in eligible rural areas. USDA has been helping rural Americans become homeowners since 1949 and its Direct Loan Program offers home loans to low and very-low income individuals who are unable to obtain credit elsewhere, with subsidized rates as low as 1 percent and no down payment.

One June 21, 2006, OMRDD and USDA completed a Memorandum of Understanding (MOU) to allow the Office of Housing Initiatives to become "Packagers" for USDA's low interest loan program. As "Packagers", the Office of Housing Initiatives has the opportunity to expand its HUD-Certified Housing Counseling program and assist individuals with developmental disabilities, families, support staff and others learn about and, should they desire to, apply for a mortgage from USDA. In addition, the Office will market USDA's home improvement and repair program and work with diverse groups to create collaborations and partnerships in rural areas throughout New York State.

A Direct Single Family Housing Loan may be used to buy, build, rehabilitate, improve, or relocate an eligible single-family dwelling and improve related facilities for use by the borrower as a permanent residence. Persons who wish to live in eligible USDA areas may apply for a USDA loan through the Office of Housing Initiatives.

For more information Contact:

Office of Housing Initiatives
44 Holland Avenue
4th Floor
Albany, NY 12229

Phone: 518-473-1973
Fax: 518-473-9784

*Text copied from OMRDD Memorandum dated 7/6/06

Predatory Lending

-a term used to describe a wide range of unfair financial practices.

<http://www.hud.gov/offices/hsg/sfh/pred/predlend.cfm>

What Is Predatory Lending?

In communities across America, people are losing their homes and their investments because of predatory lenders, appraisers, mortgage brokers and home improvement contractors who:

- Sell properties for much more than they are worth using false appraisals.
- Encourage borrowers to lie about their income, expenses, or cash available for down payments in order to get a loan.
- Knowingly lend more money than a borrower can afford to repay.
- Charge high interest rates to borrowers based on their race or national origin and not on their credit history.
- Charge fees for unnecessary or nonexistent products and services.
- Pressure borrowers to accept higher-risk loans such as balloon loans, interest only payments, and steep prepayment penalties.
- Target vulnerable borrowers to cash-out refinances offers when they know borrowers are in need of cash due to medical, unemployment or debt problems.
- "Strip" homeowners' equity from their homes by convincing them to refinance again and again when there is no benefit to the borrower.
- Use high-pressure sales tactics to sell home improvements and then finance them at high interest rates.

What Tactics Do Predators Use?

- A lender or investor tells you that they are your only chance of getting a loan or owning a home. You should be able to take your time to shop around and compare prices and houses.
- The house you are buying costs a lot more than other homes in the neighborhood, but isn't any bigger or better.
- You are asked to sign a sales contract or loan documents that are blank or that contain information that is not true.

"The Ten 'Warning Signs of Predatory Lending"

1. False information on the loan document.
2. Urged to leave signature blank.
3. Were the following documents included in your loan closing file:
 - a. Good Faith Estimate
 - b. Truth in Lending Statement
 - c. HUD-I Settlement Statement
4. Have you re-financed several times, and the monthly payment and/or the total amount owed on the home have increased?
5. If your payments are late, are you required to pay "daily interest"?
6. Is the loan amount higher than the value of your home?
7. Were there any unexpected costs at closing that were not explained before you closed?
8. At closing, was the monthly payment higher than what was initially disclosed to you?
9. If you have a "balloon" loan (series of low payments, then the entire loan balance is due in one lump sum) will you need to obtain another loan to pay off the "balloon" payment?
10. Were you required to buy credit insurance that will repay the debt if you died or became disabled?

*The Buffalo Urban League, Inc.
15 E Genesee St.
Buffalo, New York 14203*

Important Tips

Don't

- ❖ Sign any documents with any blank lines.
- ❖ Sign anything with false or inaccurate information.
- ❖ Be rushed into signing a loan because it is a "limited Time" offer.
- ❖ Pay up-front fees without adequate explanation.
- ❖ Do business with lenders that you haven't checked out.
- ❖ Assume that you can't go to a major or neighborhood bank - check out your options.

Do

- ❖ Be very cautious about lenders or contractors who come to your door.
- ❖ Get all fees and terms explained.
- ❖ Know what your loan will cost you each month and in total.
- ❖ Ask questions - get full and thorough explanations.
- ❖ Review all documents or have someone you trust review them for you.
- ❖ Know that you have three days to cancel loans signed at home.
- ❖ Know that you generally have three days to cancel home improvement contracts.
- ❖ Make sure you are comfortable with the loan terms if you have applied for a "balloon" loan.

The following is from the website:

http://www.newyork.bbb.org/predatory_lending/practices.html

Some common practices borrowers should be wary of

Charging excessive or unnecessary fees

Unusually high costs for mortgage or real estate brokers or for settlement services may be added to the loan without being clearly explained to the consumer. These fees (often described as "points"), when added to the principal of the loan, can add thousands of dollars in unnecessary costs. If you do not have the cash to pay these fees when you take out the loan, be aware that the lender will add these fees to the amount you are borrowing. Be sure that you understand the nature and full cost of any fee before you sign any documents.

Requiring unnecessary insurance

Some brokers or lenders will add unnecessary insurance to the loan. Often consumers are not informed that this insurance is optional, and will substantially increase the cost of the loan. This insurance may be single premium credit insurance (insurance paid in one lump sum to insure against default on the loan), disability insurance, or life insurance. The insurance may only protect the consumer against disability or death for 5-7 years, while the loan has a 30-year payback plan. Some predatory loans have a consumer paying for insurance years after the policy has expired. The documentation that you receive from the lender before signing for the loan should outline clearly the amount you are paying for insurance and the length of time that the insurance is valid.

Steering into high interest rate loans

Brokers or lenders may "steer" consumers who qualify for prime loans into more expensive, subprime loans. If you know your credit rating is good and you are feeling undue pressure to take a loan with excessive points, high interest or insurance, check with another lender first.

Balloon payments

Some loans are structured so that after a fairly short amount of time, 5-10 years, one very large payment is required to pay off the remainder of the loan. This is known as a balloon. Balloon loans may make the initial monthly payments very low, but the consumer must refinance these loans before the "balloon" payment is due, or the consumer will be asked to make a payment of thousands or hundreds of thousands of dollars. Consumers who are unaware of balloon payments in their mortgage may later be in danger of foreclosure. Consumers can lose all of the money they have put into their homes and the home itself if they cannot meet the large balloon payment at the end of the loan. To guard against unknowingly agreeing to a balloon, please be sure to ask for a copy of the proposed payment schedule and study it carefully.

Home improvement loan fraud

Unscrupulous home improvement contractors are a notorious part of predatory lending. These contractors may canvass neighborhoods, offering to arrange loans to finance home improvements. Consumers may be pressured into signing these loans without adequately reviewing the terms. In addition, many of these contractors provide substandard work. Be aware of anyone coming to your door with a limited-time or "special offer" if a deal seems too good to be true, it probably is! "Flipping" occurs when a lender, mortgage or real estate broker encourages a homeowner to refinance their loan repeatedly over a short amount of time, with no financial benefit to the homeowner. Consumers may be told that they are refinancing their loans at a lower interest rate, and that they may have lower monthly payments, however, the total cost of the loan may be higher. A consumer whose initial loan has a large balloon payment may then be given a refinanced loan that still does not have terms that the consumer can meet. The lender or broker may make a lot of money in the fees they charge in each transaction, and in the end, the consumer may be left with more debt than they can pay. Again, if you are unsure of the benefits of the loan proposal being made to you, ask a third party for advice.

Asset based lending

Asset based lending is the practice of making a loan to a consumer based on the value of their home (their "assets"), not their ability to repay the loan. Therefore, a consumer with a home with a lot of equity but a low income may be given a loan with payments that are too large to make, and the consumer may be in danger of losing their home. No matter the terms of your loan, make sure you are comfortable with the proposed monthly payment in relation to your personal budget.

Prepayment penalties

To prevent a consumer from paying off their loan in advance, some lenders charge a penalty for early pay off. These penalties may make it difficult for consumers to refinance their loans at a lower rate, as well. The documentation given to the consumer prior to signing for the loan should clearly state if there are any prepayment penalties in the loan, and what the penalty is.

Negative Amortization Loans

Negative amortization occurs when the mortgage payments do not cover the full amount of interest due. As a result, the principal balance increases rather than decreases because the unpaid interest is added back to the outstanding mortgage principal. Depending on the rate of appreciation with housing values in the real estate market where you live, this may negatively affect the equity that you have invested in your property. Be sure to carefully read all loan documents and disclosures to determine if your loan terms allow for the possibility of negative amortization - if they do, be sure that the loan is right for your particular situation.

Contact the office below if you have a complaint about banking practices at a bank in New York State:

New York State Banking Department
One State Street
New York, New York 10004-1417
Consumer Complaints Phone: (212) 709-3560
Fax: (212) 709-6570

Funding Sources for Home Modifications For Individuals with Disabilities

The two largest barriers to assistive technology and related goods and services are lack of information and funding. Below is a long list of possible avenues of financial assistance to pursue. They were collected from many sources, such as the Illinois Tech Act Project, the Center for Accessible Housing, Administration on Aging, and the AARP, to name a few. These are also organizations that will assist you in your efforts. We hope you'll see something you hadn't thought of before.

Independent Living Centers

These centers provide information and referrals on how to get funding in your area. There are approximately 400 independent living centers around the country. For the name of the one nearest you, contact the National Council on Independent Living Centers at (703) 525-3406 (V); (703) 524-3407 (TDD). Most states have a state independent living council (SILC) that can give you a referral. See the Directory of Centers for Independent Living, <http://www.virtualcil.net/cils> (Click on your state for the CILs nearest you.)

Federal Sources

- **Plan for Achieving Self-Support (PASS)**
Supplemental Security Income (SSI) allows recipients of this program to set aside income toward an approved plan for achieving self-support without jeopardizing benefits. This plan will cover modifications to a home through an SSI savings plan. Call (800) 772-1213 for information.
- **USDA Rural Development, Section 502**
The Direct Rural Housing Loan Program, Section 502, provides assistance to very low, and low income owner-occupied households. The Guaranteed Rural Housing Loan Program provides assistance to households with moderate incomes to buy, build, improve, repair or rehabilitate rural homes. Call (202) 720-4323 for information.

- **Home Improvement Structural Alterations (HISA)**

This program is administered by the HISA Department of the Veteran's Hospitals. Eligibility requires that the veteran has been hospitalized at a Veteran's Hospital within 1 year of the application date and that the accessibility modifications or equipment requested be deemed medically necessary. If the disability is non-service related, the VA may grant up to \$1,200 for accessibility improvements. If the disability is service related, they may grant up to \$4,100 for installation construction costs and the prosthetics department of the VA may donate lifting equipment such as chairlifts or vertical porch lifts. Call 1-800-827-1000 to speak with a Benefits Counselor. Veterans with disabilities may also contact their service officer to determine how much modification the Department of Veterans Affairs (DVA) will pay. Also ask about the Veteran's Administration Home Adaptation Grant Program. For literature and details on programs, contact the Paralyzed Veterans of America: (202) 872-1300 (V), (202) 872-1300, ext 622 (TTY), (202) 785-4452 (FAX).

- **HUD's Federal Housing Administration (FHA)**

Two loan guarantee programs from the Federal Housing Administration, Title 1 and 203K loans, have loan size limits. The FHA programs can provide direct loans with below market interest rates (to 1%), higher than normal debt ratio (to 1%), extended terms (to 33 years), low down payments or financed closing costs. These loans can be used for acquisition or rehabilitation. The 203K program will also loan up to 80% of the repaired value of the home, making it useful for a household that chooses to move and make accessibility improvements in the new home. For details, check HUD's website at www.hud.gov.

- **The Accessible Customized Environments Program (ACE)** locates, purchases, rehabilitates or modifies homes that have been pre-sold to qualified families with a member who has a physical disability. Contact ACE at Extended Home Services: (847) 215-9490.

- **Internal Revenue Service (IRS)** Deductions are allowed for certain modifications such as installation of ramps, widening doorways, modifying kitchen cabinets and equipment, moving or modifying electrical outlets and fixtures, fire alarms, and smoke detectors. Accessibility features are considered medical expenses. Many people can take advantage of income tax deductions under the federal tax code. To do so, the cost of the modifications must be treated as a medical deduction and be itemized and shown as an expense on federal tax form 1040 "Schedule A". In order for home modifications or equipment to be treated as a tax deduction, it must be certified by a physician as being required for health reasons. For a renter, the cost of accessibility modifications becomes a deduction from taxable income. Homeowners can also deduct modifications cost from income but need to account for any increase in the value of the home. A written opinion from a competent real estate appraiser specifying how much and why the home's

value has increased is necessary and an experienced accountant should be contacted.

- **Medicare** Available to persons over the age of 65, this agency will pay for durable medical equipment such as hospital beds, crutches, ventilators, and wheelchairs. Items such as grab bars and stair lifts are usually not allowed.
- **Federal Medicaid Waiver** programs are available and variable on a state or local level.
- **Federal Title XXI Social Security** funds are available and variable on a state or local level.
- **The Federal Older Americans Act** is administered through state Boards on Aging and/or state and local agencies. Check for local listings in government pages of directory.
- **Fannie Mae Foundation** This non-profit foundation creates affordable housing programs supporting homeownership and rental housing. 312-368-8801

State

- Check with your State for special, low interest loans and grants.
- Your State's Vocational Rehabilitation program may pay for such things as ramps if the ramp allows a person to get to his or her job.
- The Rural Developments office provides 502 or 504 loans in rural areas. Low income homeowners over 62 also qualify for grants under 504 to build and repair their homes. Contact your local SDA/Rural Developments county office.
- Check for State sales tax exemptions and deductions; State and local property tax credits or abatements.

Local Government

- Inquire of your city, town, or county for special housing programs. Try your elected official's office for information on housing repair programs. Programs are granted to low-income families and may include kitchen or bathroom modification or ramp installation.

Access Home Modification Program

The Access Home Modification Program provides mortgage loans (up to \$10,000) to assist persons with disabilities or who have a family member(s) living in the household with disabilities who are purchasing homes and need to make accessibility modifications. This program provides a deferred payment loan, with no interest or fees, and no repayment until the house is sold, transferred, or the first mortgage is paid off or refinanced. www.phfa.org/programs/singlefamily/ahm.htm

Center for Accessible Housing (CAH)

CAH publishes fact sheets, such as Financing Home Accessibility Modifications, Home Financing for Older People, Benefits of Accessory Unit Housing for Elderly

Persons with Disabilities, The Housemate Agreement, and technical packages for using grab bars, universal design, etc. Contact: Center for Accessible Housing at North Carolina State University, (919) 515-3082.

Christian Fund for the Disabled

A matching grant program designed to meet the spiritual and practical needs of people affected by disability. For details, call 818-707-5664 (tty 818-707-9707).

Community Projects

Many organizations organize repair projects for elderly persons or persons with disabilities. Organizations may include your neighborhood association or community groups, churches, synagogues, Lutheran Social Services, Catholic Charities, Little Brothers of the Poor, Jaycees, Agency on Aging, senior centers, building trade unions, Boy Scouts of America, Girl Scouts of America, Kiwanis Clubs, sororities, fraternities, high school volunteerism, YMCA, Knights of Columbus, Rotary Clubs, Lion's Clubs, B'nai B'rith, Masons, or 4H Clubs. Inquire about interest in a community project or see if you can propose one.

Federal Home Bank/Affordable Housing Programs are connected with the savings and loan industry. Check with a larger bank or savings and loan institution.

Foundations and Donor's Forums

Foundations are nonprofit organizations that support charitable activities to serve the common good. Individuals, families or corporations create them with endowments (donated money). They make grants with the income they earn from investing the endowments and are exempt from federal income tax. Ask the librarian of the main library (not a branch) to show you where to find lists of private foundations.

Landlords

The Fair Housing Act of 1988 Section 6(a) makes it illegal for landlords to refuse to let tenants make reasonable modifications as to a house or apartment if the tenant is willing to pay for the changes. The tenant must also restore the apartment or house when they leave, if the landlord wants it restored. Often times the added accessibility features makes the unit marketable to more populations and a landlord may be willing to split the costs. New construction of dwellings of four or more units must include wheelchair accessibility through entry ways and bathrooms, reinforced walls for grab bars in the bathroom, and accessible electrical outlets and thermostats. Seeking financial assistance from the landlord may prove to be well worth it.

Private Mortgage and Home Loans

Low interest Home Equity loans or lines of credit are available from most banks for amounts up to 80 per cent of the equity a person owns in their home. Any accessibility features, such as a ramp or lift should be added to the price of a home when applying for a mortgage.

Private Organizations

Certain private organizations will be able to assist with part of the money, so pursuing several sources may cover the bulk of your expenses, usually available for those who meet an organization's particular need-based criteria.

Write a proposal letter describing the type of modifications you need, why you need them, and the costs involved. (Obtain three bids for services in advance so you'll know how much you need.) Possible sources: The American Cancer Society, National Multiple Sclerosis Society, National Muscular Dystrophy Association, and the National United Cerebral Palsy Association. (Local branch offices will not have the resources the national offices do.)

Push America

In addition to the numerous projects and programs Push America has that benefit people with disabilities and the members of Pi Kappa Phi, are grants that provide scholarships, additional funding and rewards for service. In one of their programs, Accessibility, volunteers build wheelchair ramps for people in low and moderate-income areas. In staying true to their mission, Push America is dedicated to leadership, service and making a difference in the lives of people with disabilities. For more information call the director of team services, Rob Kelly, at 704-504-2400 x 128.

Rebuilding Together (formerly Christmas in April)

The nation's largest volunteer housing rehabilitation organization and the only national-level organization that focuses exclusively on the home repair and improvement needs of lower-income homeowners, Rebuilding Together is uniquely qualified and poised to deliver home modification services across the country. A certain area is selected, and 90% of modifications are done the last Saturday in April. Contact the affiliate in your area to learn about upcoming work days. 1-800-4REHAB9.

Special Gift Funds The department of social services at hospitals may be aware of in-hospital grants that may be available to those qualified. Well worth asking about.

Worker's Compensation and Private Insurance

Home modification can be included as part of a Workers Compensation claim and rehabilitation program. Also, private health insurance can include home modification as part of a rehabilitation program. Certain modifications, such as purification systems or air conditioners may be covered as a medical necessity, if prescribed by a doctor. Make sure to get a letter from your doctor describing your injury and what is needed. (Expect an automatic denial, and then keep appealing before being accepted.) Remember to provide the specific information requested by your insurance company, such as obtaining several price quotes for an item.

Housing Information

- ❑ **OPWDD – Office of Housing Initiatives** – OPWDD – (518) 473-1973 – 44 Holland Avenue, Albany, NY 12229
- ❑ **Parent to Parent of NYS, Western Region Office** – Lorraine Blum – (716) 517-3448 – One to One emotional support for parents of children with Developmental Disabilities and special health care needs, information on area resources, housing information and workshops.

Internet-based Resources

- ❑ **Fannie Mae Foundation** – Revitalizing neighborhoods and creating affordable housing opportunities for over 20 years.
<http://www.fanniemae.com>
- ❑ **Homepath.com** – Fannie Mae’s all-new for home buyers & homeowners section, this section gives you expanded content, tools, and resources – all in one convenient portal.
<http://www.homepath.com>
- ❑ **Disabilityinfo.gov-Housing** “Bringing information on U.S. Federal Programs, services and resources to Americans with disabilities, their families, employers and the media”. <http://www.disabilityinfo.gov>
- ❑ **HUD – People with Disabilities** “A one-stop resource for People with Disabilities”. We have pulled together a directory of links from our site as well as outside sites to assist you.
<http://www.hud.gov/groups/disabilities.cfm>
- ❑ **Affordable Housing Directory for New York State**
<http://www.dhcr.state.ny.us/ahd/default.asp>
- ❑ **NYS Find Your Way Home** - Free site for listing and searching for accessible, affordable housing options across NYS.
<http://www.nyhousingsearch.gov>

***A New Service Opportunity -
Implementing Self-Determination Using
Consolidated Supports and Services (CSS)
Self Determination/CSS Pilot Project***

By Janice Fitzgerald, Parent to Parent of NYS

Self Determination/CSS in New York has created a means of developing the potential for individual driven services. It offers the opportunity to design services based on an individual's desires and needs as identified in a Person Centered Plan. It is a pilot project developed by NYS OMRDD (Office of Mental Retardation and Developmental Disabilities).

Before much is said here about the NYS Self Determination Project, it is important to understand that this opportunity for services is not going to be suited for every individual. It takes a tremendous commitment from a group of friends and family to have a successful, self-determined, service delivery program. It requires a well thought out plan for an individual and it takes having a good working relationship with a local DDSO (Developmental Disabilities Services Office). In NYS, the Self Determination Pilot is a service funded through Medicaid and has regulations that must be adhered to.

Self Determination can be funded through a new HCBS (Home and Community Based Services) Waiver called Consolidated Supports and Services. It is a Medicaid funded program and individuals seeking services through CSS must be Medicaid and HCBS eligible through NYS OMRDD.

This model for accessing services gives an individual the mechanism to "purchase" needed supports and services which will enable the person to live a safe and fulfilling life in the community. The individual and his/her support system manage the use of funds to choose supports and services as determined in a Person Centered Plan. There are some very clear definitions that are important to understand in CSS. If a person is going to develop a CSS plan for services, NYS will be assisting in understanding the terms and definitions.

A Circle of Support is central to a plan under CSS. A Circle is a voluntary group of people who commit to assisting an individual. The commitment and strength of the chosen Circle of Support will make or break a self-determined plan for service. The individual's Medicaid Service Coordinator (MSC) functions as part of the Circle and is a communication link to the local DDSO and OMRDD. The MSC involved in a Self Determination Project and the local DDSO liaison helps with:

1. Ensuring that the principles of Self Determination are followed,
2. Assisting the person in seeking out supports and services to identify and accomplish goals and valued outcomes,
3. Assisting the individual with planning and budgeting,
4. Assisting in protecting the health and welfare of the person – there are NYS Regulations that must be adhered to and the Circle is responsible for overseeing them,
5. Assisting the individual in health care decision making.

A Fiscal Intermediary (FI) is a necessary element. It is an agency that holds the funds and makes the payments for an individual's services. They act as the individual's fiscal and business agent. Each DDSO has identified a Fiscal Intermediary for their region of the state.

Another component of CSS/Self Determination is a Support Broker. The Support Broker is an independent professional who may be hired by an individual to provide advice, information and technical assistance to the person and the person's Circle. The Support Broker can be the person who "brokers" or negotiates for the services to be provided and who helps facilitate and develop a Person Centered Plan.

The Circle of Support, the Service Coordinator and if hired, a Support Broker, work closely with the individual to help clarify goals, determine valued outcomes and assist with exploring different ways that the person might reach the desired goals.

Under Self Determination, all resources are portable. They are guaranteed available and associated with the individual and are not guaranteed to a specific provider. Spending changes can be made if desired by the person if prior approval is received from OMRDD.

This program is a Pilot Project with an initial plan to provide 200 Self Determination/CSS opportunities. For further information about Self Determination, contact the Bureau of Planning and Service Design, at (518) 474-4904 and speak with one of the regional coordinators: Shelly Okure for New York City, Long Island, Hudson Valley and Taconic, or Sam Bolton for the remaining upstate DDSOs.

Information in this article is from the NYS OMRDD training manual on CSS dated May 9, 2003.

Parent to Parent of New York State is a nonprofit organization that connects and supports families of individuals with special needs. For more information, please visit our website at www.parenttoparentnys.org or call 1-800-305-8817 for information on our regional offices.

June 24, 2004

Fair Housing – Equal Opportunity for All

The Department of Housing and Urban Development enforces the Fair Housing Act and the other federal laws that prohibit discrimination and the intimidation of people in their homes. These laws cover virtually all housing in the United States – private homes, apartment buildings, and condominium developments – and nearly all housing transactions, including the rental and sale of housing and the provision of mortgage loans.

Equal access to rental housing and homeownership opportunities is the cornerstone of this nation's federal housing policy. Landlords who refuse to rent or owners who refuse to sell homes to people based on race, color, national origin, religion, sex, familial status, or disability are violating federal law, and HUD will vigorously pursue them.

What is the law? The Fair Housing Act prohibits discrimination in housing because of:



- Race or Color
- National Origin
- Religion
- Sex
- Familial Status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18)
- Handicap (Disability)

What is prohibited? No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap (disability):

In the sale and rental of housing:



- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale or rental
- For profit, persuade owners to sell or rent (blockbusting) or
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

In Mortgage Lending:



- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan or
- Set different terms or conditions for purchasing a loan

Who Can Help?

- U.S. Dept. of HUD
- Complaint Hotline, 1-800-496-4294

Glossary

Accessibility. The capacity of a house to be approached, entered, or made livable.

Action plan. A plan that identifies exact tasks to be completed and assigns responsibility for completing each task to a specific person.

Appraisal. An estimate of the market value of a property (determined by a professional appraiser), based on prices that have been recently paid for similar property in the same area.

Budget. Summary of estimated income and expenses.

Buyer. A person who enters the home buying process

Capacity. A person's financial ability to make payments.

Closing. A meeting to finalize the sale of property by delivery of a deed from seller to buyer. The buyer signs the mortgage documents and pays the closing costs. It is also called a "settlement."

Closing costs. The upfront expenses that must be paid at the time of purchase (over and above the price of the property.) These "closing costs" generally range from three to six percent of the total mortgage. For example: to buy a \$60,000 house with a five percent down payment, your closing costs would total between \$1,710 and \$3,420.

Commercial bank Private, profit-making business that loans money and carries out numerous financial transactions.

Condominium. A residential unit that is individually owned, while the facilities and common areas (the surrounding land, the hallways, and elevators, and any recreational facilities) are owned collectively by the owners of each unit.

Contractor. A person who contracts to perform work or provide a service, such as repair or construction.

Credit counselor. A person who is trained to give advice about how to manage one's money. The counselor may either work for a lender or for an independent credit counseling agency.

Credit record. A report that shows an individual's history as a bill payer, as well as how much money the person owes.

Debt. Money that is owed.

Deposit. A "good faith" payment submitted by a buyer along with an offer to purchase a house. Assures the seller that a buyer is serious about purchasing a house.

Down payment. The portion of the purchase price that the buyer pays in cash and does not finance with a mortgage.

Escrow. The holding of documents and/or money by a neutral third party prior to closing; also, an account held by the lender into which a homeowner deposits money for taxes and insurance.
Estimate. A statement of the approximate cost of a service.

Expense Cost or allotment for an item or a service.

Fair Housing Act. Law which prohibits discrimination on the basis of race, religion, age, national origin, receipt of public assistance funds, sex, marital status, or disability

Federal Housing Administration (FHA). The government agency established to improve housing standards and conditions, and provide an adequate home financing system through insurance of mortgages, as well as stabilize the mortgage market.

Financing. Funds or credit provided to a buyer from a bank or other lending source.

Foreclosure. Legal action taken by a lender if a borrower fails to pay monthly mortgage payments on time. The bank or lender takes back the property and sells it to try to recover the money it loaned.

Grant. Money that does not need to be repaid Grants may be obtained from numerous agencies; affordable housing programs; endowments for first-time home buyers; and/or private foundations.

Home improvements. Repairs or renovations that restore or increase the value and may beautify a home.

Home inspection. A property inspection to evaluate the structural and mechanical condition (not the market value) of the property. Performed by a professional inspector, the inspection is based on observable, unconcealed structural conditions.

Housing counselor/education provider. A person who is trained to assist prospective home buyers throughout the purchase process.

Housing finance agency. State-mandated agency that finances housing for low- and moderate-income people.

Inspection. A thorough examination of a property by a professional home inspector.

Insurance. A contract providing protection against loss or harm, in return for a payment of money.

Lender. A person or institution that provides funds to a borrower.

Loan. A sum of money that is provided with the expectation of repayment.

Maintenance. Ongoing care of a property to keep it in good condition.

Mortgage. A legal document that pledges a property to the lender as security for repayment of a loan.

Mortgage broker. An individual or company that, for a fee, acts as intermediary between borrowers and lenders.

Mortgage company. Private, profit-making business that offers mortgage loans.

Mortgage insurance. A contract to protect the lender if the buyer fails to repay the mortgage loan. Loans with private mortgage insurance (or PMI) enable the home buyer to purchase a home with a lower down payment than would otherwise be acceptable to the lender.

Nontraditional credit history. Documentation of monthly payments to previous landlords or property managers; utility companies for electricity, gas, water, and telephone services; cable television companies; and to insurance companies for medical or life insurance. These payments will not appear on a credit report, but canceled checks, receipts, and reference letters from creditors will provide proof that payments were made.

Principal and interest (P&I). The portion of a mortgage payment that includes the principal (the amount you actually borrowed) and the interest (a fee for borrowing the lender's funds).

Private mortgage insurance (PMI). A contract paid for by the borrower to protect the lender against loss if a borrower fails to repay the mortgage.

Public benefits. Income from a governmental agency. This includes funds received from the Social Security Administration, Medicaid, and federal and state agencies.

Public Housing Authority. Local housing agencies that administer public housing.

Purchase and sale agreement. A written and signed offer to purchase a house for a given price under specified terms.

Real estate sales professional. A person who is trained and licensed to sell real estate. Also referred to as a realtor, agent, or broker.

Renovations. Repairs or construction which either restores a house to its original condition or improves its condition.

Seller. A person or organization who offers a property for sale.

Single-family home. A house that usually stands on its own, unattached to another home, and is designed to be occupied by one person or family. In some urban areas single-family homes share a common wall. Generally, the land and the house are owned by the same person.

Townhouse. Type of condominium. These units share common walls, and may have two or more stories. Each unit has its own ground space, but as with condos, the common spaces and facilities are collectively owned by all of the unit owners.

Trust. A legal agreement between two or more people where one person places money or property in the name of an individual or a bank (the trustee) for the benefit of another person (the beneficiary). The trustee owns the property but is legally required to use the money or property for the benefit of the beneficiary.

Verification. Proof of a statement's truth.

Wish list. A list or outline of one's desires.