



*Finding A
Place To
Call Home*

A Guide to Getting Started for
People With Disabilities



While everybody needs a place to live, and everyone wants a place to call home, it is also important to remember there are many different ways to find a place to live and call home. Chances are if you are reading this information, you have probably had conversations with others who are close to you about what is important to you, what your dreams are, and what you want and need. You may be involved in some type of person-centered planning, and thinking about your home is one part of the plan you are getting ready to focus on. If you have not had a chance to plan and talk things over with people who are close to you, you should consider that as a first step. Being in control of your own home is a big decision, and you will want support and help from others in order to make your dream come true. Sometimes you may think you want something, but as you explore it more you find out it isn't such a good idea. That can also happen when you think about your own home. But, whatever the outcome, the process of dreaming, planning, and making decisions can be exciting and helpful for everyone involved. So, if you have done some planning and are ready to learn more about a home, keep reading.

Consumer-Controlled Housing

Many people with disabilities live in a home that is owned or leased by an agency that also provides other supports to them. This means the agency providing supervision, support, and training to the person would also provide a place to live. If you live in a home like this then you know you pay "room and board" to the agency, and the agency must make sure everything is maintained. An advantage to this is that you (or your family) do not have to worry about fixing anything, or doing major household chores like snow shoveling or washing windows. Disadvantages might be if the agency decided to sell or no longer rent the house, you would have to move. If you wanted to purchase services from a different provider, you would also have to move. Many times you do not have a say in who else might live in the home, or in the rules of the home.



There are people with disabilities who own or rent their own home, and more and more people are beginning to consider this option. In **CONSUMER-CONTROLLED HOUSING**, you control the place where you live.

Advantages to controlling your own home could include:

- having a permanent place to live, and moving only if and when you decide to

- increased choice in the location of your home, possible room-mates, house rules
- more responsibility for activities related to the home
- increased independence, selecting your own service provider

There may be disadvantages too, including being responsible for house repairs and maintenance.

Consumer-controlled housing can happen many different ways. You might rent your home or apartment from a landlord, or you could choose to own the home you live in. Your home could also be owned by a parent or relative, or by other means such as a trust or cooperative. This booklet is intended to provide information to people like you who might be interested in consumer-controlled housing.



Issues To Discuss

As you start thinking about being in charge of your own home, there are many issues to discuss. This list offers some ideas that are discussed in greater detail in "A Guidebook on Consumer-Controlled Housing." (For more information see appendix.)



LOCATION

Rural, urban or suburban location? Close to family or friends?

Near public transportation, work or stores? What kind of neighborhood?

HOUSING FEATURES/PERSONAL CONSIDERATIONS

Accessibility? What makes a house or apartment attractive to you?

Are there certain safety features you need? A single-family home, a building with four homes, or a building with a hundred apartments? Roommates? Pets? Other people nearby?



AFFORDABILITY

What is your income? Your financial history? Is stability or flexibility more important? What about investments?

Owning A Home

You **CONTROL** what the inside and outside of your home looks like.

You have control over the activities that go on in your home.

You may have significant, unexpected and expensive **REPAIRS OR REPLACEMENTS**.



You have a home for as long as you choose to stay there and are able to maintain mortgage and tax payments.

CASH VALUE is established over time.

Long-term costs are relatively stable, with changes in mortgages, taxes, insurance, repairs, and utilities.

There are many **INITIAL COSTS** in getting a home loan.

You should expect to live in the same place a minimum of four to five years unless you are able to accept significant financial loss.

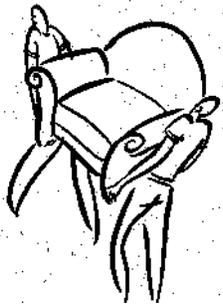
You are responsible for all **UPKEEP** both inside and outside the home. This can take a lot of time, labor, and money.



Renting A Home



- The landlord controls what the inside and outside of the home is like.
- The landlord may have some **RULES** for the home, but you have some amount of freedom about house activities.
- Over time, housing costs generally go up in the form of rent increases.
- You have a **CONTRACT OR LEASE** with the landlord that determines how long you can live there. If there are no violations, you can usually stay for long periods of time.
- No cash value is established over time, but there is no potential cash loss if you choose to move.
- There are usually **NO UNEXPECTED COSTS** for repairs.
- There are some initial costs to renting, but less than buying a home.
- Your **ABILITY TO MOVE** is part of the lease or contract.
- You must maintain the inside of home, but landlords generally take care of the outside.



Still Interested?

If you have thought about some of these questions and still think you are interested in renting or owning your own home, keep reading. This booklet will not answer all of your questions, but will give you information and tell you about additional resources. It is very important for you to know that each person's situation is different. While you can learn from other people, the way you achieve your dream of being in control of your home will be unique to you. It's also important for you to know that, as you learn more about consumer-controlled housing, you can change your mind about what is best for you. Whether or not you own your own home is not the most important idea. What is important is that you are satisfied with your situation, and feel like you are in control and directing your life in the way that makes sense for you.

Before you even begin to think about whether renting or owning a home makes sense for you, you should spend some time thinking about whether or not you will have ROOMMATES. This decision depends on many things. For example, do you like to be by yourself, or around other people? Are you comfortable being home alone at night? Do you need to share expenses with other people? (This is a way to make it easier to pay your monthly rent or mortgage, but it might also be necessary to share services, such as support staff, with other people.) Would you want to live with other people who have disabilities, or with people without disabilities? You should have a fairly good idea how you would answer these questions first, as it will affect the decisions you make around your search for a home.



Renting: What do I need to do?

You probably have a number of people who assist you, either on a daily basis or as needed. These people might include your family, support staff, or a social worker. As you think about renting and finding a place to live, ask them to help you learn about the process and assist you in whatever ways you need.



1. Think about where you want to live and what you need in a house or apartment.
2. Determine your budget. (There are worksheets in the appendix to help you with this process.) Before you start looking, it's important to have a general idea about how much you can afford in monthly housing expenses. Usually, people use either their Social Security Disability Benefits (SSDI) or Supplementary Security Insurance (SSI) to pay for housing expenses.
3. Find out about the **SECTION 8 RENTAL ASSISTANCE PROGRAM**. Section 8 is a federal program, where a portion of a person's rent is paid by the government. Section 8 can be "project-based" or "tenant-based." To find out more, contact your local public housing agency, or ask your social worker to help you. Things you should know about Section 8 assistance: You must meet certain income standards to qualify, certain situations may be given priority, and the supply of Section 8 units or vouchers can vary over time.

Look for a place to live. Get help from family, friends, social worker and/or your support staff.

When you find a place that will work for you, you will be asked to sign a lease. It is important that you understand everything and agree to everything before signing the lease. Here are some things included in a lease:

- how long the lease will be in effect
- the amount of rent you will pay and what day you will be expected to pay each month
- what will happen if the rent is late
- damage or security deposits you must pay
- who is responsible for which utilities
- any rules and responsibilities

You will still need to determine a budget, look for a place to live, and then work with others to get a lease signed.

★ Owning: What do I need to do?



The process for owning a home is very involved and time consuming. Since the process will also differ from one person to the next, it is important that you and those assisting you take advantage of the many resources and opportunities available to provide you with the necessary knowledge.

In addition to the people who typically help you, there are programs available to help you learn about purchasing a home, that you or others close to you may want to take advantage of. If you live in Minneapolis or St. Paul you should contact the Home Ownership Center at (651) 659-9336. Otherwise, you can contact the Minnesota Housing Finance Agency at (800) 710-8871 and ask about a Home Stretch provider in your area. You can also contact Fannie Mae Home Path Services at (800) 732-6643 and ask about housing counselors and home ownership programs in your area. The appendix lists other resources for you as well, and it is important to take advantage of them. The following information is only a brief overview of what is needed to own your own home.

1. You will need to look at your current and future income and expenses. When purchasing a home you need to look at both the "up-front" costs (down payment, closing costs, and costs for settling in and repairs) as well as the "ongoing" costs (mortgage payment, insurance, and taxes). It may be

helpful to complete the budget worksheets found in the appendix.

2. When you have an idea about how much assistance you need to finance your home, you can begin to find out what types of assistance are available to you. There are a variety of possibilities. Resources to learn more are in the appendix.
3. Once you have arranged financing or have some arrangements tentatively in place, it's time to go back to your own plans and dreams to determine what you need and will look for in a home. Think about neighborhood/location, size, accessibility and maintenance costs as you focus your ideas. When you are ready, begin shopping!
4. When you find a home that is affordable and meets your needs, you will be ready to negotiate the purchase. If you have participated in any of the educational programs available on home ownership you will be ready to negotiate. If not, you will need to work with someone who can help you through this process.

5. After a purchase agreement is reached, it is time to either finalize your loan (if you were pre-qualified) or obtain a mortgage. There is a great deal of knowledge that is necessary in order to apply for and obtain a mortgage, and you will want to work with someone who can help you with everything. The Minnesota Housing Finance Agency or Fannie Mae can assist you with finding experts in your area, or refer to the appendix for more resources.

6. The final step is a loan closing, or settlement. This is a meeting to finalize your loan, issue a mortgage, and receive the keys to your new home. Once again, there are many things that happen to prepare for this, and many people will use an attorney or settlement agent to help them with this process.

Many people will also need supports in order to live in their own home. As you go through the process of buying your own home, you should also decide what supports you need, and how you will obtain them. You may purchase services from a provider agency, or you may decide to purchase your own supports. See the appendix for more information.

Other Options

Depending on who you are and what your needs are, you may also want to find out about getting a home licensed for **ADULT FOSTER CARE**. This is especially true if you have roommates that need support as well. Having a home licensed for adult foster care allows the people living there to access **GROUP RESIDENTIAL HOUSING** dollars that help pay for room and board. That includes money for things like food, utilities, and upkeep of the home. Having a home licensed for adult foster care has its advantages and disadvantages. Here is more information:

- The home will need to meet certain physical requirements, including an inspection by the fire marshal.
- An individual or agency will need to be licensed as the adult foster care provider. The license holder must also meet certain requirements and participate in annual training. Immediate family members cannot be license holders.

The license holder must provide the needed supervision, including overnight supervision. The license holder may live in the home or may hire staff to provide the support.



- All of your SSDI or SSI, with the exception of a personal-needs allowance, as well as the GRH dollars you are eligible for, will be paid to the license holder.
- This is a license and funding source that provider agencies typically access to provide homes for people. Many times, waived services (Medical Assistance dollars) are also used to provide the necessary supervision and support that is required.

You can have a home licensed as adult foster care and still be in control. For example, a family may own the home and lease it to a provider to be the license holder. Someone close to you may be the license holder and you work out details that make sense to both of you. You could find a roommate and/or live-in support staff and ask that person to hold the license. These are just two examples - what might work for you?

Each county has an adult foster care licensor who can give you more information about that process. Also, read the appendix on adult foster care and group residential housing for more information.

Maybe you really want to live in your own home, but cannot afford to or do not want to purchase it yourself.

OTHER OPTIONS COULD INCLUDE HOMES WHERE:

1. Ownership is assigned to a living trust set up by parents.
2. Family members and others, including family members of other tenants, set up a corporation.
3. Consumers and/or parents combine resources with others to purchase a home (partnerships).
4. The person makes the purchase with another party and gradually buys out the other party over time (shared equity).
5. Some people may rent a home that is owned by a relative.



You may have decided that it is not important for you to own or rent your own home, but it is important for you to have more control over the home where you currently live. There may be many things you can do to have more say over your home, and you should discuss your ideas with your support team and others you live with.

THE FOLLOWING EXAMPLES ARE SOME IDEAS ABOUT BEING IN CONTROL.

1. Meet your landlord. Write your monthly rent check directly to your landlord and deliver it to that person rather than your provider agency.
2. Learn to contact the landlord yourself when repairs are needed.
3. Review the rules of the house. Who made the rules, and do they make sense for everyone? Are there changes that would be better?
4. Get involved when new purchases need to be made, whether it's the rug in the bathroom or a new oven or sofa.
5. Help with some of the maintenance of the house - do you like to shovel snow or change furnace filters?
6. Make sure the house is decorated according to what you and your roommates want. Save your money to purchase new items for your home.
7. Meet your neighbors and invite them over.



If you are interested in learning more, the appendix has other resources that may be helpful to you. Don't forget to ask people around you for help, and ask lots of questions! Remember, there is no "one way" to be in charge of your own home, so there is no step-by-step process you can follow. You will want to take good notes of conversations you have and information you learn, and keep your information together for future use. While there is a lot to learn, it will be worth your time when you are living in a home of your own. Good luck!



Appendix

THE APPENDIX INCLUDES THE FOLLOWING:

1. Renting vs. Owning Worksheet
2. Resource List
3. Income Worksheet
4. Expenses Worksheet
5. Adult Foster Care/Group Residential Housing Information
6. Neighborhood Checklist
7. House Hunter's Wishlist
8. House Hunter's Checklist

RENTING vs. OWNING

RENTAL INFORMATION								
Monthly Rent	Additional Deposits Required	Electricity & Gas Costs (Or does landlord pay?)	Telephone & Cable Costs	Other Utility Costs (Or does landlord pay?)	Renter's Insurance	Maintenance Responsibilities	Potential Roommates	Total Cost Per Month
\$	\$	\$	\$	\$	\$	\$	\$	\$
Potential Programs/Sources of Funding and Eligibility Guidelines:					Additional Information About the Home:			

OWNERSHIP INFORMATION									
Total Cost/Projected Monthly Mortgage	Down Payment & Closing Costs	Taxes & Insurance	Electricity & Gas Costs	Telephone & Cable Costs	Money for Repairs	Other Utility Costs	Maintenance Responsibilities	Potential Roommates	Total Cost Per month
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Potential Programs/Sources of Funding and Eligibility Guidelines:					Additional Information About the Home:				

RESOURCE LIST

COUNTY SOCIAL SERVICES

County social service departments can provide guidance with housing needs, including the types of programs you may be eligible for and potential available resources.

HOME OWNERSHIP CENTER
1885 UNIVERSITY AVENUE WEST
SUITE 350
SAINT PAUL, MN 55104
(651)659-9336

The Home Ownership Center provides assistance and classes on home ownership to people living in Minneapolis and St. Paul. Their guide, "Home Ownership Workshop Manual" is very comprehensive and easy to read, and can also be purchased directly from them. If you live outside of the Minneapolis/St. Paul area, the Home Ownership Center may be able to help you find housing assistance in your region.

MINNESOTA HOUSING FINANCE AGENCY
400 SIBLEY STREET #300
ST. PAUL, MN 55101-1998
www.mhfa.state.mn.us
(651) 296-3029 OR (800) 710-8871

The Minnesota Housing Finance Agency (MHFA) can provide you with information about a variety of housing issues, including Home Stretch, a statewide education and counseling program. Information can be provided regarding home-ownership education, locating a lender, down payment assistance, credit counseling, and more.

ARC MINNESOTA
770 TRANSFER ROAD, SUITE 26
ST. PAUL, MN 55114
(651) 523-0823 OR (800) 582-5256

Arc Minnesota is an advocacy organization that can also provide information and expertise related to housing issues. Ask to speak with their housing specialist.

**PUBLICATIONS OFFICE
INSTITUTE ON COMMUNITY INTEGRATION
UNIVERSITY OF MINNESOTA
109 PATTEE HALL, 150 PILLSBURY DRIVE SE
MINNEAPOLIS, MN 5455
(612)624-4512**

The University of Minnesota, in collaboration with Arc Minnesota, has a comprehensive guide on housing, "A Guidebook on Consumer-Controlled Housing" that can be purchased from the above address. In addition, the Institute on Community Integration has a number of other publications that may be of interest to you.

**NATIONAL HOME OF YOUR OWN ALLIANCE
INSTITUTE ON DISABILITY/
UNIVERSITY AFFILIATED PROGRAM
UNIVERSITY OF NEW HAMPSHIRE
7 LEAVITT LANE
DURHAM, NH 0324-3522
(800) 220-8770**

The National Home of Your Own Alliance is a national technical assistance center and clearinghouse that focuses on homeownership and control for people with disabilities.

**FANNIE MAE
NATIONAL HOUSING IMPACT DIVISION
3900 WISCONSIN AVENUE NW
WASHINGTON, DC 20016-2892
(800) 732-6643
www.fanniemae.com
www.homepath.com**

Fannie Mae provides financial products and services that increase the availability and affordability of housing for low, moderate and middle-income America. Publications available from them include "A Guide to Home Ownership" and "A Home of Your Own Guide," published specifically for people with disabilities.

**HOUSINGLINK HELPLINE
(612)333-4888**

HousingLink Helpline is a clearinghouse of information on affordable housing for residents of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott and Washington counties.

MONTHLY INCOME

	What:	Monthly Amount:
Money from your job	_____	_____
Benefit Income (This includes Social Security, SSI, MSA, food stamps, etc.)	_____	_____
Other available funds (This could include trust funds, money you receive regularly from family or friends, earnings from dividends or interest.)	_____	_____
Total Monthly Income	_____	_____

MONTHLY EXPENSES

Food	\$ _____
Household Supplies	\$ _____
Utilities	\$ _____
Property Maintenance/Repair	\$ _____
Transportation	\$ _____
Telephone	\$ _____
Cable TV	\$ _____
Clothing	\$ _____
Recreation/Entertainment	\$ _____
Health Care, Assistive Devices	\$ _____
Other	\$ _____
	\$ _____
Current or Proposed Mortgage	\$ _____
Payment or Rent	\$ _____
Property Taxes/Fees	\$ _____
Insurance	\$ _____
Total Monthly Expenses	\$ _____

THE HOUSE HUNTER'S CHECKLIST

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FEATURES	HOUSE #1	HOUSE #2	HOUSE #3
Address			
Description			
Asking price			
Property tax			
Neighborhood quality			
School district			
Age of house			
Type of construction			
Square footage			
Size of:			
living room			
dining room			
family room			
bedrooms			
Closet space			
Number of bedrooms			
Number of bathrooms			
Fireplace			
Condition of floors/carpet			
Kitchen appliances			
Heating/air conditioning			
Monthly utility bills			
Roof condition			
Basement condition			
Screens/storm windows			
Yard/landscaping			
Deck/patio			
Garage/parking			
General property condition			