

Introduction to the Council



The mission of the Florida Developmental Disabilities Council, Inc. (FDDC) is to advocate and promote meaningful participation in all aspects of life for Floridians with developmental disabilities. The Council is composed of 29 members who are appointed by the Governor. Members represent individuals with developmental disabilities, their family members, state agency staff and other interested individuals. The Council is a nonprofit organization that receives its funding from the Department of Health and Human Services, Administration

on Developmental Disabilities.

The Council recognizes the need for available information about affordable housing assistance in Florida. The Council formed a partnership with the Florida Housing Coalition to create this *Residential Housing Options Resource Guide*, which includes an overview of housing options for individuals with developmental disabilities, as well as detailed information about governmental, nonprofit and private resources that pay for housing assistance and services.

The Council and the Coalition thank everyone who provided expertise, technical assistance and review in producing this *Guide*. Special appreciation is extended to the Advisory Committee for their advice and support:

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Introduction

In Florida and nationwide there is a movement to create supported housing in community-based settings to allow people with disabilities to live as independently as possible. There is growing recognition that many people with disabilities can live fuller, more independent lives in integrated community settings. Independent living addresses the right to participate in society, sharing in the opportunities available to all citizens. Affordable housing and community-based services are the keys to independence for people with disabilities.

The primary barrier for many people with disabilities to independent living is the ability to afford housing costs in the community. The goal of this *Guide* is to identify and explain the housing resources available in each of Florida's communities. The *Guide* provides a comprehensive overview of federal, state, nonprofit and private funding sources. Each source offers a subsidy or aid to help eligible applicants afford housing.

This *Guide* is organized into four sections:

- **Section 1** introduces several housing options that may be feasible and attractive to individuals with disabilities. Case studies of real people who benefited from each living arrangement are included and the subject of how to finance each housing option is briefly addressed.
- **Section 2** offers more detailed guidance about how to finance each housing option from Section 1. A variety of housing resources are categorized and explained with information about support services.
- **Section 3** is a county-by- county directory of how to apply for housing or how to contact housing service providers
- **Section 4** is a Personal Assessment Tool, which offers guidance to help individuals with developmental disabilities and their families identify the most appropriate housing options for their specific situations.
- A **glossary** and an **appendix** are included in the back of the *Guide*.

This *Guide* explains how eligible individuals can benefit from and access each housing resource.

Housing Options for Individuals with Developmental Disabilities

Many individuals with developmental disabilities are investigating options for affordable and supported housing in community-based settings. As this *Guide* will illustrate there are many options to consider. Each living arrangement explored offers a different experience, so choosing the right place to call “Home Sweet Home” comes with many decisions. Consider, for example:

- Some housing options offer living alone, while others include roommates.
- Some bring homeownership responsibilities of maintenance and repair, which is not a consideration for rental.
- Some housing options offer living in urban areas, while other housing options are in a suburban or a more rural setting.



Park Place offers barrier-free rentals in Hialeah, FL. More than half of the residents have a disability.

How do I Pay for It?

This is a key question when considering which housing option is right for you. Many individuals with disabilities and their families know their own financial resources do not stretch far enough to fully cover community living costs. This is a common story as pointed out in a 2008 *Disability Status Report* from Cornell University that concludes 25 percent of working-age people with disabilities live in poverty compared to 9 percent of people without disabilities.¹ Even for people with incomes above the poverty level, housing is increasingly unaffordable. For this reason, each housing option listed is accompanied by a list of potential sources to augment or add to your own personal finances.

The housing options are categorized as homeownership or rental with benefits and limitations for each. Each of the housing options is illustrated with one or more case studies which demonstrate the various living arrangements available.

¹ Erickson, W. Lee, C., & von Schrader, S. (2010). 2008 *Disability Status Report: the United States*. Ithaca, NY: Cornell University Rehabilitation Research and Training Center on Disability Demographics and Statistics.



Subsidized Rentals



Some individuals may benefit from a variety of assistance that helps a person afford to rent a house or apartment. There are several benefits to renting. First, affordable rental units offer long-term affordable housing. Many subsidized rental units in Florida are required to charge low, affordable rents for the first 50 years after they are built. This does not mean the rent will never increase. Instead, the subsidy programs used to construct these rental units require rents charged must continue to be affordable.

Another benefit of rental housing is that a renter is not responsible for repairs like a homeowner who must regularly maintain a home and pay for repairs. A renter though does not own the unit and cannot build up equity in his or her unit.

There are several ways to make rental housing affordable to people with very low incomes. First, a subsidized rental is one where lower than average rent is charged as a condition of the government assistance received when it was originally constructed or purchased. By contrast, the second housing option provides monthly rental assistance for a house or an apartment with a fair market rent. In addition, there are examples of living with roommates and assisted living facilities.

Subsidized Rental Units

An individual with disabilities who chooses to rent will be interested in a place that is affordable, safe, accessible and in decent shape. Fortunately, a majority of Florida's communities contain apartments with subsidized units that are available for a below average rent payment.

Subsidized rental units are built and financed with affordable housing funds and are owned by private or nonprofit developers. Because developers receive upfront construction subsidies, they borrow less from conventional lenders. The apartment owners are able to charge lower rents because they have less debt to repay.

Funding for Subsidized Rental Units

Rental construction funding sources include the State Apartment Incentive Loan Program (SAIL), State Housing Initiatives Partnership (SHIP) program, Home Investment Partnerships Program (HOME), Housing Tax Credits and more. Many counties and large cities have public housing authorities, which also offer affordable rental housing federally funded through the U. S. Department of Housing and Urban Development (HUD). Fortunately, identifying subsidized rentals near you is easy with the website www.floridahousingsearch.org. Section 2 includes instructions for using this web resource.

NOTE: There is a great demand for subsidized rental units because many low- and very low-income renters are seeking an affordable place to live. In some communities, there are long waiting lists for these resources.



Roque enjoys the accessibility features of his home.



Park Place offers a ramp from the second floor apartments.

Subsidized Rental Case Study

Miami-Dade County

Roque Cespedes has a safe and affordable home he rents with his family. He lives in Park Place apartments, a 34-unit multifamily property in Hialeah, Florida. His below market rent is made affordable with Home Investment Partnerships Program (HOME) State Housing Initiatives Partnership (SHIP) program and Miami-Dade Surtax funds. Roque is a person who uses a wheelchair, and has benefited from accessibility features in his home, such as: automatic entrance doors, accessible mailboxes, barrier-free bathroom with roll-in shower, accessible kitchen and counters, an accessible washer and dryer and more.

Roque is a very active person. His hobbies include learning computers and new technology, studying climate change and studying the Bible. He will complete a Master of Science degree in Meteorology and Physical Oceanography from the University of Miami (UM). Roque plans to pursue his Ph.D. at the University of Miami, as well.

Roque has the day-to-day assistance he needs because he lives with his mom, Marisol

Sanchez, and his brother Moises.

The Park Place apartments were built and are managed by the nonprofit organization Spinal Cord Living-Assistance Development, Inc. (SCLAD). More than half of the apartment units are occupied by households with one or more members with a disability. The apartments on the first two floors are primarily occupied by households with residents who use wheelchairs.

In addition to providing quality housing for its residents, this nonprofit supports its residents with disabilities by offering services that promote independence. Residents can use the Resource Center and work with SCLAD staff to find jobs and engage in other activities that increase their independence.

You may learn more about Park Place by viewing a documentary called "The First 25 Years." It is viewable at: <http://www.youtube.com/watch?v=HuZy5Fnouk> or by calling (305) 887-8838.

Monthly Assistance



Funding for Monthly Rent Assistance

HOME, the Home Investment Partnerships Program, may be used for Tenant Based Rent Assistance, which offers monthly rent assistance. The HUD Section 8 program provides this subsidy, and one may apply directly to a local public housing authority. A directory of public housing authorities is included in Section 3. It should be noted that there is a great demand for Section 8 vouchers and some communities have long waiting lists.

The **Rural Rental Assistance** program is provided in Florida's rural areas by Rural Development, a division of the U.S. Department of Agriculture. Like a Section 8 voucher, this assistance pays the owner of a multi-family housing complex the difference between the tenant's contribution (30 percent of adjusted income) and the monthly rental rate. The Rural Rental Assistance is available only at apartments constructed with Section 515 funds from Rural Development.

Monthly Rent Assistance

Monthly rental assistance can be used almost anywhere you want to rent. This is different from subsidized rental units, which are government funded and offer lower than average rent. Across Florida, more than 100 local public housing authorities offer one of the most common types of monthly rent assistance: the Section 8 voucher. This federal resource provides money each month to help an individual pay rent. Each voucher represents a sum of money a local public housing authority can set aside monthly toward a recipient's rent. The money (known as a housing subsidy) is paid directly to the landlord by the public housing authority on behalf of the participating family. The family then pays the remainder of the rent. This is generally an amount equal to about 30 percent of the renter's income. The Section 8 voucher can be used to rent a single-family home, townhouse or apartment that meets the requirements—including health and safety standards—of the Section 8 program.

The **In-Home Subsidy Assistance** program offers monthly help to pay rent or to pay for an initial rent deposit. This financial assistance is implemented by the Agency for Persons with Disabilities to assist individuals in the Supported Living program, who may apply for it through their support coordinators and local area offices. This financial assistance can help pay utilities, food, toiletries and other household items. Funding is limited, so applicants must show that they first applied for HUD or other local housing assistance.



These Central Florida townhomes are made affordable to some residents with monthly rent assistance.



Anthony Acosta lives in Hialeah, FL.



Richard Miller rents an affordable place in Starke, FL.

Rent Assistance Case Studies

Miami-Dade County

Anthony Acosta has a Section 8 voucher from the Miami-Dade Housing Authority. He lives at Park Place apartments in Hialeah, Florida. Anthony is pleased with his apartment, which is comfortable and accessible. It is conveniently located near his bank, pharmacy, service providers and grocery store. Anthony enjoys painting at home, creating whatever springs from his imagination. In his peaceful residence, he also enjoys creative writing and wants to write a book.

Park Place is the same apartment property where Roque Cespedes lives with his family (featured in Subsidized Rental Units). Anthony lives alone in his apartment. Even though the rents at Park Place are below market and more affordable to its low-income residents, the rent is still unaffordable to Anthony because his sole income is Supplemental Security Income (SSI). The Section 8 voucher makes Park Place affordable for Anthony. He pays \$129 and the Miami-Dade Housing Authority pays the remainder of the rent.

Bradford County

Richard Miller lives by himself in an apartment at the Heritage Villas of Palm Coast in Starke, Florida. He has lived there for two years, and his rent is made affordable with help from the rental assistance program. The Rural Rental Assistance is similar to Section 8, where the landlord is directly paid. Thanks to help from Rural Rental Assistance, Richard currently pays \$164 in monthly rent, which is affordable with his monthly Supplemental Security Income and part-time job income.

Richard enjoys living at Heritage Villas, where he likes his space, living by himself and being close to his job. In his spare time, he enjoys exercising and riding his bike around the area. Ultimately Richard wants to live in a place with more space. He has applied for assistance from the Bradford County State Housing Initiatives Partnership program to buy a home. He is shopping for an affordable house and may soon move into his own home. When this happens, the Rural Rental Assistance that Richard receives will pass on to another resident at Heritage Villas (who may or may not have a disability).

Contact Heritage Villas at (904) 964-6216.

Shared Living



takes an upfront investment of significant subsidy to solve the affordability problem. A nonprofit may receive government or foundation grants to purchase or construct a single-family home. The home is then owned debt-free, which reduces the amount of operating expenses and reduces the rent each resident must pay.

A handful of Florida communities have housing nonprofits that offer this type of housing specifically for people with developmental disabilities, while other single-family homes for roommates with disabilities are privately owned and operated for private-pay residents.

The term used for this housing option is a general one. It is intentionally not labeled as a group home housing option. It does not denote any type of license or certification that is required for such homes where roommates with disabilities reside. However, some of the residences that might be categorized under this housing option may be licensed assisted living facilities or long-term residential units.

The roommates who reside in these homes benefit from regular supports and services. In some cases, there are community-based services provided by coaches or service providers who visit residents every few days or weekly. Other rental homes for residents with disabilities who require more regular and involved supports provide onsite services. HUD's Section 811 Supportive Housing Program for Persons with Disabilities is one source of financing for homes with onsite services.

Section 811 provides funding for the construction or rehabilitation of supportive housing. Section 811 also provides residents monthly rental assistance to cover the difference between the HUD-approved operating cost per unit and 30 percent of a resident's adjusted income.

Roommates share the cost of housing and can make a living arrangement more affordable. Some communities offer roommates with developmental disabilities affordable rental housing in single-family homes scattered around a community. A small number of individuals—often two or three—live in the home, each paying an affordable level of rent. Community-based supports or sometimes in-home support services are provided.

Month to month residents pay to live in such a residence with Supplemental Security Income, job income or another source of monthly income. Yet many residents with this living arrangement have very low incomes. You should know that splitting housing costs with other roommates with disabilities still may not make housing affordable. It often

Residents benefit from regular supports and services. In some cases community-based services and in other situation onsite services are provided.

Funding for Shared Living

The homes featured in the following examples were constructed with State Housing Initiatives Partnership (SHIP) program and Home Investment Partnerships Program (HOME) funds. This greatly reduces monthly housing costs, so residents can afford their rent with Supplemental Security Income (SSI) or a private pay source.

There are additional resources that can also make living with roommates affordable. Section 811 provides interest-free capital advances and project rental assistance to nonprofits to develop rental housing with the availability of supportive services for persons with disabilities. The U.S. Department of Rural Development also offers a multifamily housing program that finances the building or rehabilitation of rental units—including congregate housing—for low- and moderate-income residents in rural areas.

Shared Living Case Study Lee County



Mark lives at Crestwood home in Lehigh Acres in Lee County. He and his four roommates have developmental disabilities and have been roommates for decades. Prior to moving to the

Crestwood home, Mark and his roommates lived in a more institutionalized setting where he shared a bedroom with two to three other people, used state-issued white towels and sheets, and very seldom had a private moment. At the Crestwood home Mark, and each of his roommates, has his or her own bedroom and phone, along with a real closet instead of a wardrobe.

Mark has a job at Wal-Mart, helping bring shopping carts in from the parking lot and taking care of the plants in the Garden Shop. He no longer needs a job coach, works 24 hours per week, and has received numerous raises with glowing evaluations from his supervisor during the past five years.

Crestwood home was made affordable to its residents with \$150,000 of State Housing Initiatives Partnership program assistance when it was first constructed. There is no monthly mortgage payment, which keeps operating costs low for its residents and Shalimare, Inc, the nonprofit that owns and manages the property. Because of State Housing Initiatives Partnership program assistance, Mark lives in a real neighborhood with neighbors who are friends and a real town with lots of things to do. He and his housemates are proud to show visitors their home and are active in keeping the home and yard impeccable.

Contact Crestwood Home at (239) 839-4997.





Robert Miller enjoys his lunch with Rudy, his service dog.



Robert Miller on his porch with his bonsai trees and collard greens.

Shared Living Case Study

Duval County

Robert Miller lives in Jacksonville in a single-family home owned by Ability Housing of Northeast Florida. He and his roommate live in a three-bedroom house in Jacksonville's Mandarin neighborhood. The third bedroom is for care givers who stay overnight. They mainly assist Robert's roommate, although Robert receives morning and evening assistance. He receives additional support from his service dog, Rudy, who alerts him when someone comes to visit, helps open doors and can retrieve items that Robert needs.

Both Robert and his roommate use wheelchairs. The house was modified by Ability Housing to be fully accessible with wide doorways and a roll in shower. One of Robert's favorite features of the house is the screened in back porch. As a hobby, he grows and trims bonsai trees, which is an enjoyable and peaceful pastime on the porch. He has recently started growing collard greens.



Robert's house is one of 29 single-family homes owned and managed by the nonprofit Ability Housing. Its mission is to provide quality, affordable community-inclusive housing for individuals with disabilities and individuals and families experiencing or at risk of homelessness.

Each house is home to two or three roommates who are selected by the residents themselves. Because of the extremely-low incomes of the residents, the rents are well below market. In Robert's case, he pays his rent with monthly income from Supplemental Security Income, and Social Security Disability Income.

Ability Housing is not a service provider. Rather, it partners with a multitude of service organizations to ensure each resident receives the supports necessary to increase their independent living skills. In Robert's case, a caregiver is located on site. For residents of other homes, by contrast, support providers visit every few days or weekly.



Larry and Cathy Davis enjoy living at Lake Bentley Shores in Lakeland, FL.



Larry and Cathy Davis, together in their living room, have a support coach who visits twice a week.

Shared Living Case Study

Polk County

Larry and Cathy Davis live in a condo at Lake Bentley Shores in Lakeland, Florida. It is fully accessible and located on the first floor. The bathroom is one of the best parts of the home because it is large with many grab bars and a shower with no lip to step over. This accessibility is important for residents at risk for falling.

The couple has enjoyed living in their home for more than five years. Larry loves movies, sports and music, which he watches on television. He visits a nearby drop-in center to get free movie rentals. The couple has a computer and Cathy enjoys playing internet games. She also likes baking cookies for the holidays. Larry and Cathy each have a support coach who visits twice a week. The coaches, Deniene and Keith, help with budgeting, getting

affordable deals when shopping and accessing the community. Larry also has a companion named Joyce who travels with him for errands around town and more.



Five of the condos in the Lake Bentley Shores neighborhood are part of a Section 811 development that rents to individuals with disabilities at affordable rents. This approach allows for full integration without a concentration of persons with disabilities. The integrated concept also allows Larry and Cathy to have full access to the pool, fishing pier and resident activities. There is a bus stop in front and they can walk to shopping and restaurants. Larry and Cathy pay rent equal to 30 percent of their income, which includes an allowance for their average electric bill.

Assisted Living



settings for individuals who need housing and supportive services, but who do not need 24-hour nursing supervision.

Assisted living offers support as well as opportunity for independent living. People with developmental disabilities living in an assisted living facility can have as much independence as they want with the knowledge that personal care and support services are available if needed. For example, they can make the choice to either prepare meals themselves, or eat a meal prepared by assisted living facility staff. In Florida, assisted living facilities can also offer assistance with or administration of medications.

The assisted living facilities are designed to provide assistance in the least restrictive and most home-like environment and differ from nursing homes in that they don't offer complex medical services. They are licensed to provide routine personal care services under a Standard license, or more specific services under the authority of Specialty licenses.

These facilities can range in size from one resident to several hundred. They may offer personal services to individuals with a variety of support needs. Some, however, are designed specifically to meet the needs of individuals with disabilities.

There is a similar residential housing option called Adult Family Care Home that are small, family-type living arrangements in a private home to no more than five residents; owners must be licensed and must reside in the home with the residents.

Assisted Living Facility / Adult Family Care Home

Assisted living facilities (ALFs) are licensed facilities that provide housing, meals, personal care services supervision and supportive services. The assisted living facility often serves as an alternative to more restrictive, institutional

Locating an Assisted Living Facility or Adult Family Care Home

Whether you want to locate an ALF or AFCH, the process is the same. All of these facilities are listed on the website floridahousingsearch.org, a user-friendly website that is easy to search.



ALFs or AFCHs are the second and third options prominently listed For Tenants.



Facilities are listed for every county in Florida.



You may explore the inventory of facilities, services, funding and unit information with an advanced search.

Financing / Funding

When it comes to financing, the assisted living facility housing option may be the exception to the rule. Often the affordable housing resources listed in this manual are not used for the construction or repair of assisted living facilities. Many are constructed with conventional financing, not with government or foundation subsidy. Each month, assisted living facility operations are paid with funding from private family contributions or other supportive living financial assistance. For some, financial assistance could



come from a Section 8 voucher. A voucher holder with disabilities can pay for some portion of room, board and services.

All assisted living facilities are required to enter into a contract for the services provided with each resident. For anyone considering moving into an assisted living facility it is important to understand the types of services a facility provides; the services included in the basic rate, and the services requiring additional payment; and services that must be contracted for directly by the resident with a third party provider.



Assisted Living Facility Example

Mary's on Bayshore is an assisted living facility located in Sarasota County, in a residential neighborhood. It is licensed for six assisted living residences and all are private pay. While there are no residents with disabilities, this facility is an appropriate residence for an individual with developmental disabilities. Because it focuses on assistance for older individuals, a resident should be 45 years or older. Mary Ann Hodge is the assisted

living facility administrator and a registered nurse. She notes that the small, home-like nature of her facility is reflective of how all assisted living facilities were in past years when the license designation first started.

Staff at Florida's Agency for Healthcare Administration monitors the state's assisted living facilities. Their reports show that Mary's on Bayshore has been deficiency free for four years running. A resident at this assisted living facility has ample opportunity for neighborhood and community involvement while support is available for each resident's daily needs.

Home Repair



Before



After

more affordable, safe, accessible and livable. Some home improvements increase accessibility, like widening doorways, building ramps and updating kitchen and bathrooms. Other home improvements—such as repairs to the electrical system, plumbing and roof—may be needed simply to fix up a home to ensure it is a safe and decent place to live.

Almost every local county government and large city government in Florida has a general housing repair program. A significant number of Florida communities also offer funding to pay for accessibility modifications like grab bars, ramps and kitchen appliances. Finally, some areas have private funding for barrier removal or accessibility enhancements to provide reasonable accommodation in a rental unit.

Financing Home Repair Owner Occupancy Often Required

Practically every one of Florida's counties, as well as the large cities, offers a local government rehabilitation program. These programs are funded with sources like State Housing Initiatives Partnership (SHIP) program, Home Investment Partnerships Program (HOME), Community Development Block Grants (CDBG), as well as donations and grants secured by local nonprofit organizations.

These programs only offer assistance to people who own and occupy a home. There are some communities that have money for rental unit repairs and a Rental Rehabilitation housing strategy usually offers money to repair entire apartment complexes as part of a large-scale initiative involving the apartment owner.

If you receive repair assistance, a local government will commonly place a lien on the property for the amount of the repairs. The lien typically stipulates that you must occupy the dwelling for a period of between five to 20 years, or pay back a portion of the repair assistance received. At the end of this period, the lien is satisfied and the homeowner does not have to pay back any money.

Some may benefit from receiving improvements to the home where they currently live. You may be living in a single-family home with parents and possibly siblings who offer regular support. The benefits of this close support system are clear, but sometimes home improvements are required to continue to make this a viable housing option. For example, a family may require a mechanical lift to assist caregivers with lifting an individual with disabilities as he or she grows. At the same time, the caregiver is growing older and may start to experience back pains.

In comparison with other types of housing assistance, it may be more cost effective to provide repair assistance and make the house



Cynthia Creamer and her daughter Grace sit in front of their screened porch.



Andrew Mendola benefitted from home modifications, which allow him to remain in his home with family support.

Home Repair Case Studies

Franklin County

Cynthia Creamer and her daughter Grace have benefitted greatly by applying for home repair assistance with the Franklin County State Housing Initiatives Partnership program office. Grace is 9 years old and has Down Syndrome. Several of the items repaired in their home make it more accessible and livable for Grace. Their bathroom now has a large walk-in shower, an important feature that assists Cynthia with bathing Grace. The State Housing Initiatives Partnership program funds also paid to screen in the porch that became a helpful area for Grace to complete her daily exercises and to store her mobility assistance tools, benches and more.



Broward County

Nancy and Robert Mendola received repair and accessibility modifications to their Coral Springs condo. This has been very helpful for their 13-year-old son Andrew, who uses a wheelchair. The modifications included the installation of a ceiling lift system (see insert photo), which has allowed Andrew to remain in his home with family support. The lift helps family members transition him from bed to shower. The lift equipment and its initial installation cost about \$21,000. This home modification was completed by Housing and Assistive Technology (HAT), a nonprofit organization that evaluates the accessibility needs of households with a member who is elderly or has a disability. The modifications also included widened doorways and a fully accessible bathroom with roll-in shower, grab bars and porcelain tile floor. The nonprofit's expertise on accessibility matters was complemented with funding from the Broward County State Housing Initiatives Partnership program office's Barrier Removal strategy.

Buying A Home



Some people may benefit from assistance to purchase a home, and almost every community has a program to help low-income homebuyers. To be successful with homeownership, a buyer often must have a relatively high amount of monthly income, possibly from employment. The buyer should also have a long-term support network that can help with home maintenance, repairs and other homeowner responsibilities.

There are several types of homeownership options:

- You can buy a single-family home that is made of wood, concrete or brick and built to the Florida Building Code. It is built on land that you also buy.
- You can purchase a manufactured home, also called a mobile home. Newer homes are built to a sturdy federal standard and Florida law requires them to be firmly secured to the ground. You can either place it on land that

you own or you can lease land, possibly in a mobile home park.

- You can buy a condominium, or condo, which may be defined as an apartment that you own as opposed to rent. It often provides access to common facilities like hallways, elevators and exterior areas jointly owned with other condo owners.

Financing Home Purchase

To finance the home purchase, you may pool together family contributions, donations, other sources and subsidies, along with purchase assistance from a homebuyer program. Purchase assistance generally provides money to pay for closing costs and the down payment and is often funded from sources like the State Housing Initiatives Partnership program. This assistance covers a portion of the full purchase costs. In most cases, as a low-income homebuyer you receive down payment and closing cost assistance to pay the remainder of the costs by getting a mortgage, which you pay off monthly for the life of the loan. Mortgages might be obtained from a local bank, Rural Development or a local Habitat for Humanity affiliate to name a few options. Besides paying back the mortgage each month, you should also plan to regularly save money to pay when something breaks and must be fixed.

Purchase assistance generally provides money to pay for closing costs / down payment and is often funded from sources like SHIP and HOME.

Although purchase assistance programs share some similarities, each local program may be slightly different. Some communities only offer money to buy newly constructed homes, while other communities focus more on helping with the purchase and repair of existing homes. Some communities offer a relatively small amount of money while other communities provide a larger subsidy, which enables buyers with lower incomes to purchase. It is possible for unrelated individuals to jointly receive purchase assistance subsidy, thereby sharing their housing costs.



Anthony Martin unpacks groceries in his kitchen.



Dolly Castillo and her three daughters in front of their home.

Home Buyer Case Studies

Bradford County



In 2011 Anthony Martin purchased a beautiful three-bedroom home on an acre in Starke, Florida. The \$30,000 of State Housing Initiatives Partnership program down payment and closing cost assistance helped Anthony jump the first hurdle to buying a home. Each month, he is able to afford to pay the \$448 home mortgage with his Supplemental Security Income and his 25-hour-a-week janitor job.

Anthony loves living out in the country. He mows his lawn, planted some flowers and keeps the inside immaculately clean. In his first year in his home, he has paid to install a storage shed and to replace a refrigerator and washing machine. Anthony's beautiful home is a stark contrast to where he used to live. Before becoming a homeowner, he lived in an impoverished and crime ridden neighborhood where people threw rocks through his window. He came to work with reports of harassing neighbors and lack of sleep from the loud noises throughout the night.

Anthony receives support services from the ARC of Bradford County, who assists him with his endeavor. Staff helped him move and continue to help him maintain the home, and assists with budgeting and monthly finances. Thanks to the State Housing Initiatives Partnership program, Anthony achieved the American dream of being a homeowner.

Orange County

Dolly Castillo and her three daughters purchased and helped build their own home with support from the Orlando chapter of Habitat for Humanity. Dolly's two eldest daughters have developmental disabilities. Yuli, 32 years old, is a person who uses a wheelchair. Adriana, who is 30 years old, was able to obtain a special high school diploma. Her youngest daughter Karen is a senior in high school and assists Dolly in caregiving for her two sisters.

Habitat for Humanity designed and built the four-bedroom home with vinyl floors a wheelchair ramp, wide accessible doors and a roll-in shower. The nonprofit helped make this home purchase affordable in many ways. First, the nonprofit used some building materials that were donated by local businesses and they recruited volunteers to assist with construction. Dolly and her family also helped build the home as it is a required part of the process for each Habitat buyer to contribute 300 hours of Sweat Equity work. Habitat provided Dolly with a mortgage loan at a zero percentage interest rate. Finally, the family received \$30,000 in down payment assistance from the City of Orlando State Housing Initiatives Partnership program.

Dolly impressed the Habitat staff and the city. She was fortunate enough to receive help from different resources to assist her family needs, and she pays it forward. She works for the Agency for Persons with Disabilities as an independent contractor home aid to care for a young boy with disabilities. She has been caring for him for seven years and loves what she does.

Levels of Independence



This pyramid represents how each option offers a different level of independence. Though it is not listed, living in an institution is considered the most restrictive living option.

Repair of your family's home: For some, the home repair may be the most restrictive living arrangement. You live with your family of origin and perhaps rely on them for the majority of your support needs. The experience of living with family is different for each person. For some, it may serve as a base that supports a great amount of independence each day. But for others, living with family comes with a high level of rules and restrictions and little opportunity for independence.

Assisted Living Facility: Assisted living facilities vary greatly in size and supports they offer. Assisted living facilities have written rules and restrictions that may dictate when and where you eat, and when evening quiet hours begin. You will have to share the common areas with others and may have to share a bedroom.

Shared Living: This housing option is less restrictive than an assisted living facility. The

shared living arrangement usually requires you to have one or two roommates. Living with roommates generally places restrictions on what you can individually choose to do in the home. The entity that owns and manages a share living home may have decorating and yard use rules.

Subsidized Rental Housing: This housing option does not require you to have roommates so it may be less restrictive. Many people who live in rental housing choose to have one or more roommates to help make living expenses more affordable. In this case, you will have more choice and control about who you choose to live with. In rental housing, you are able to have company visit and to come and go when you want. If you have a roommate, you need to be respectful regarding your visitors and schedule, but you do not have to follow detailed, institutional day-to-day rules.

Monthly Rental Assistance: This housing option offers about the same range of independence as subsidized rental housing. In some Florida communities, there may be more rental units where you can chose to use your monthly rental assistance than there is subsidized rental housing. Also, your source of monthly rental assistance may enable you to move to another neighborhood or city and still have affordable housing. This option restricts personalizing your home. Renters have to check with their landlords about cosmetic alterations. Some landlords do not permit changes, and this may mean no hanging pictures on the walls because of holes or keeping the existing wall paint color. Also, some landlords restrict renters from owning pets.

Owning a Home: This living option requires a high level of independence. Many homeowners with a disability have employment income to help pay their monthly mortgage. Homeowners are also responsible for fixing and maintaining their house and yard. With this responsibility comes freedom to make the major decisions about your home, like planting a garden or remodeling by removing a wall to expand a room. Also, homeowners build up equity in their homes. As they pay off more and more of their home mortgages, they own more and more equity in their house. This leads to more financial independence.

More Details about Each Housing Option

Housing Option #1: Subsidized Rental Units

Upfront Deposit and Rent: Whether you are renting a subsidized unit or receiving monthly rental assistance (option 2 below), you will need upfront money available for the security deposit and first month's rent. A security deposit is money collected by the landlord when you sign a rental lease. It is a protection for the landlord, and it will be used in the event that you do not pay your rent upon moving out or you damage the rental unit. A landlord may less commonly require upfront payment of last month's rent as well.

References and Credit History: At the same time that you are searching for the right place to rent, landlords are looking for decent renters. You will be required to provide references that the landlord will use to learn about you. If possible, try to list at least one traditional reference from a current or past employer, a volunteer supervisor or a class teacher. A nontraditional reference may include a friend or supervisor from a program in which you participate. The landlord will also check your credit history, which might indicate that you will or will not provide rent payments on time.

Option 1 PLUS Option 2 = More Affordable: Even if you find a good subsidized rental house to live in (Option 1), you should still apply for a Section 8 housing voucher from your local public housing authority (part of Option 2 below). If the application period is open, apply and get on the waiting list. Sometimes one must wait for years on the waiting list. Once you get a voucher, you may be able to use it where you currently rent to help make your rent even more affordable. It can also expand the places in your area where you can afford to rent.

Housing Option #2: Monthly Rent Assistance

Upfront Deposit and Rent: If you have a Section 8 voucher or another source of monthly rent assistance, your landlord often will not require you to pay the first or last month's rent upfront.

Reasonable Accommodation or Modification: Federal law requires landlords to offer renters with disabilities reasonable accommodations and reasonable modifications that will allow renters to enjoy an equal housing opportunity. A housing-related reasonable accommodation is a change in a rule, policy, practice or service that may be necessary to allow a person with a disability the equal opportunity to use and enjoy a dwelling. A reasonable modification is a physical change to the unit or common area that may be necessary to allow a person with a disability the equal opportunity to use and enjoy a dwelling.

Examples of reasonable accommodations include providing a reserved accessible parking space near a tenant's apartment or allowing a tenant to have a service animal in a no pets building. If you need to make reasonable modifications to your living space, you are entitled to do so with the knowledge and permission of the owner. However, it is also your responsibility to pay for the changes and the restoration costs when you leave the unit. The same pertains to reasonable modifications to the common areas of the building; again the costs are your responsibility. However, if you are living in federally subsidized housing, the costs of reasonable modifications are the responsibility of the landlord. If you have a Section 8 voucher, the costs of reasonable modifications are your responsibility, not the landlord's.

Failure to provide a reasonable accommodations or reasonable modifications may be seen as discrimination. The law does not require you to request an accommodation in a particular way or using a special form. You just need to make it

clear to your landlord that you need a change to a rule, policy or procedure because you have a disability.

Know your Rights: If you have questions about a reasonable accommodation, reasonable modifications or other rights of rental residents, you may be able to receive free or low cost legal assistance. Several legal services offices across the state provide civil legal assistance to low income persons who would not otherwise have the means to obtain a lawyer. A directory of these offices is available by calling (850) 385-7900 or visiting: <http://www.floridalegal.org/programs.htm>

Learn more about your rights as a renter with a disability: <http://www.nolo.com/legal-encyclopedia/disabled-renters-housing-rights-30121.html>

This is a good reference for fair housing information: <http://www.fairhousing.com/index.cfm?method=application.home>

Also available by writing to:
Tennessee Fair Housing Council
107 Music City Circle, Suite 318
Nashville, TN 37214

Rental Housing Pros and Cons

Pros:

- **Less financial responsibility:** As a renter, you do not have to pay for home maintenance and repairs, which are things a homeowner must.
- **Less maintenance responsibility:** Renters have to regularly clean their homes, but usually are not responsible for lawn maintenance and pest control. You may have to change light bulbs and other light upkeep, but the landlord arranges for additional maintenance.
- **Supports:** You can choose all of your support and service providers to help you in your new home.
- **Mobility:** Renting may be the right option

if you envision yourself moving in the future to another part of the state or country. It can provide safe and affordable housing without the long-term commitment to live in one place.

- **Long-term affordability:** Although you have the choice to move whenever you wish, affordable rental housing in Florida will often be available to you for as many years as you care to stay and can afford to rent your home. In some cases, affordable housing is owned by nonprofit organizations which have long-term commitments to keep housing affordable to residents.
- **Freedom:** You are able to have company visit and to come and go when you want. If you have a roommate, you need to be respectful regarding your visitors and schedule, but you do not have to follow detailed, institutional day-to-day rules.

Cons:

- **Community-based services may be limited:** If you are not participating in a supportive living program, you may not have a support coordinator and the ability to hire service providers. You may have to rely more on support from family and friends.
- **No financial return:** There is no long-term financial commitment when renting a place, but at the same time there is also no benefit of appreciating value in a home. You will never get your money back when renting. When you own a home in a stable home market, on the other hand, the sale of the home can result in breaking even and sometimes even making a profit.
- **Landlord Woes:** Your housing needs may not be addressed if you have a bad landlord. The downside to renting is that your health, safety and welfare somewhat rests in the attentiveness of your landlord. You may require a repair in your home that never gets fixed, or gets fixed too late. Remember, renters have legal rights. If you think your

landlord is taking advantage of you, these laws may provide some resolution.

- **Less Personalized:** Renters have to check with their landlords about what can be done to personalize the home. Some landlords do not want any cosmetic alterations done. This might mean not hanging pictures on the walls because of possible holes or keeping the existing wall paint color. Also some landlords restrict renters from owning pets.

Questions to Ask Yourself about Renting

- Do I want to live alone or with roommates?
- How many bedrooms do I need?
- Do I have access to community-based services to help with independent living in a rental because this type of rental housing does not come with in-house supports?
- If I currently have a support coordinator and caregivers, how important is it for me to keep the same people? If I move to a different area would I need to locate new support providers?
- What are the top 5 regular places I need and want to go? If I rent a place, what options do I have for traveling to these places?

Housing Option #3: Shared Living

The landlord in the shared living model is often a nonprofit organization and often does not provide any supports other than the actual housing. Each resident has their own supported living coach who follows their support plan. The benefit of this is that the rent is very affordable and the homes are located in good neighborhoods with access to transit and other services.

Roommates in the shared living model share the lease and split the costs of rent and utilities. As a household, the roommates must share the

housekeeping and other duties that come with living independently. Because there is one lease, everyone signs on together. If roommates move out and others move in, the newcomers just sign on to the lease. There is another option where the landlord rents a bedroom to each individual. Each tenant has an individual lease and is referred to the program usually by a support coach.

Finding the Right Roommate

Roommates offer financial benefits and can ensure each person has the choice to live an enriched life that includes friends, community and a quality standard of living. This happens best when roommates get along. On the other hand, when roommates do not get along, they experience a significant amount of stress.

The process starts by finding many potential roommates and getting to know them. You may have friends who could be potential roommates. You can also review a Roommate Matching List provided by your local Agency for Persons with Disabilities office located on page XX.

There are several factors that can lead to success with a roommate.

- If you are considering a roommate with a disability, consider his or her level of support needs. Will you both have similar accessibility requirements for your home?
- Confirm that a roommate has an interest in the living arrangements and types of housing you want.
- Identify shared interests
- Learn if a potential roommate seems to have the ability to compromise

Pros and Cons of Shared Living

Pros:

- You can socialize and hang out with others.
- Roommates can make things more affordable by sharing housing costs like rent, utilities and maybe food costs.

- Roommates can sometimes be part of your support network within the home.
- Shared living is usually offered in single family homes with a back yard. This opens the possibility of planting a garden or owning an outdoor pet.

Cons:

- Sometimes you may have to share a bedroom.
- You have to share the common areas of the home with roommates.
- You will have less privacy than if you lived alone.
- You have to follow specific rules agreed upon by roommates.
- If you and your roommate turn out to be mismatched, your living arrangement can become unhappy.
- Community-based services may be limited and shared living may not come with in-house supports.

Questions to Ask Yourself about Shared Living

- What experience do I have with roommates?
- Do I think I would be a good roommate? In what ways am I easy to live with?
- I like my home to be (pick one):
 - Neat or messy
 - Noisy or quiet
 - My Way or Not Picky
 - Busy or Relaxed and Slow
- What things and rooms do I share with others where I currently live? What things do I own that I would not want to share if I had a roommate?
- Do I have access to community-based services to help me with independent living if there are no in-house supports?

Housing Option #4: Assisted Living Facilities

Pros and Cons of Assisted Living Facilities

Pros:

- Do not have to depend on family members to support you.
- You can socialize and have a support network in your home.
- You are able to do more for yourself as you grow more independent.

Cons:

- You will probably have to share a room & other parts of the home.
- Not much privacy and a lack of some independence.
- Have to follow some rules.
- Assisted living facilities are designed for individuals who require minimal supervision, so this option may not be for people who require more regular support.
- Others choose what you eat and when you eat.

Questions to Ask Yourself about Assisted Living Facilities

- Assisted living facilities involve roommates. Do I have experience with having roommates?
- If not, do I think I would be a good roommate? In what ways am I easy to live with?
- Assisted living facilities provide in-house supports. Will it be hard to give up the regular support of people who help me now?
- Do I and my family have the ability to pay the monthly assisted living facility housing cost?

Housing Option #5: Home Repair

Pros and Cons of Home Repair

Pros:

- Compared with the other housing options, it may cost relatively little to provide repair assistance and make the house where a person is dwelling more safe, accessible and livable.
- If you discover that you do not have adequate access to community-based services, this is a good housing option. You can rely on support from family and friends.
- Services may be available from state or local agencies to assist elderly parents with supporting you.
- Parents can will the family home they own to you as a family member so you can continue to live there after their deaths. However, you must be living in the family home before the death of the parent to avoid loss of eligibility for certain government benefits.

Cons:

- Possible loss of independence and privacy
- Repair programs often only offer assistance to those who own and occupy a home.
- Questions to Ask Yourself about Home Repair Assistance
- How well do I get along with and live with my family?
- Do I have an adequate daily support system with my family?
- If living in my family home, what accessibility improvements would make it better to live there?
- Repair programs often only offer assistance to people who own and occupy a home. Does my family own the home?

Housing Option #6: Buying a Home

Buying a home can be a successful living arrangement, especially for individuals with disabilities who have a relatively high amount of monthly income. Even before shopping for a home, a buyer must shop for a home mortgage. This is often the single largest source of money that finances a home purchase. It is important to note that homeownership does not disqualify an individual from being eligible for Supplemental Security Income benefits because of possession of a large asset.

Pros and Cons of Buying a Home

Pros:

- So long as you can afford it, homeownership offers long-term stable housing.
- Homeowners build up home equity. As they pay off more and more of their home mortgages, they own more and more equity in their house. If you get a fixed rate mortgage and make the payments for the full term of the loan, you'll pay it off. That's not possible when you are renting.
- You are your own landlord, so you make the major decisions about your home. For example, you can plant a garden or remodel by removing a wall to expand a room.

Cons:

- Homeownership can be expensive. Some people cannot afford homeownership, even with large amounts of upfront subsidies that reduce monthly housing costs. In order to be successful, a person must have the resources to pay for the monthly homeownership costs — including maintenance, taxes and insurance, three costs that have significantly increased in Florida in recent years.
- Sometimes things break. Home repairs often entail unexpected and expensive costs. It is the homeowner's responsibility to arrange and pay for home repairs.

- Even when things do not outright break, your home requires regular maintenance. This is the homeowner's responsibility, so this is another important aspect of being your own landlord. The homeowner must clean or arrange for the regular cleaning of the home.
- Here are details of other homeowner responsibilities outside and around the home:
 - Emptying trash containers
 - Cleaning carpet
 - Yard work, including raking leaves and clearing yard debris
 - Arranging for contractors to address plumbing, electrical or other problems
 - Changing lights, smoke alarm batteries and maintaining water filters
 - Scheduling pest control visits
 - Resetting electric circuit breakers
 - Maintaining home appliances
 - Managing home security systems
- Are my monthly finances stable enough to pay my mortgage each month?
- Are my monthly finances stable enough to save money each month for the future repair and replacement of the air conditioner, plumbing, roof and more?

Questions to Ask Yourself about Buying a Home

- Homeowners can make major decisions about living in their homes. How would I paint and decorate my home? How would I use and landscape my yard?
- What home maintenance responsibilities can I do myself? What options do I have for free or low cost assistance with home maintenance?
- Do I plan on staying in a home I buy for at least 5 to 7 years? Historically, this is the approximate time that it takes to make buying a home a financially positive option.

Section 2: Financing Housing Options

This section provides a description of several different ways housing can be made affordable to low and moderate income households. It starts by addressing how to finance each of the housing options featured at the beginning of this guide. A list of funding sources is provided for each option. The second half of this section includes a summary and details of each funding source discussed.

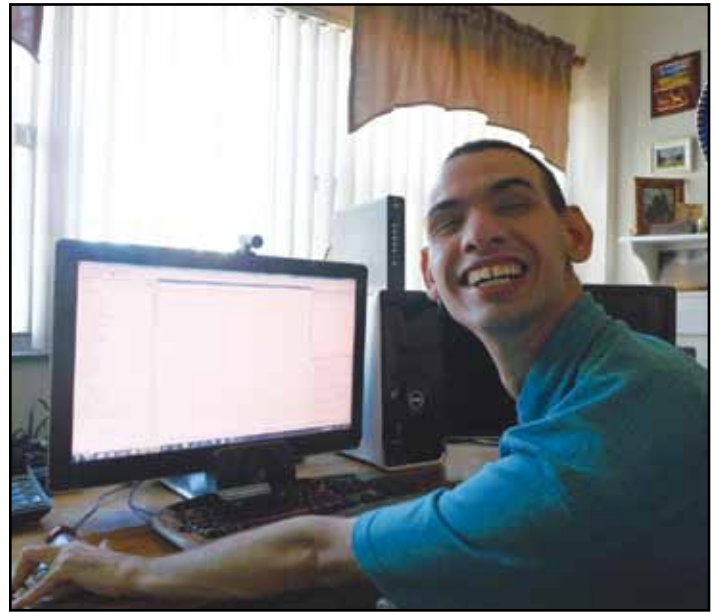
Direct vs. Indirect Assistance

Some financial assistance can be provided directly to you to help with housing needs. In this situation, you apply directly to a nonprofit organization or local government office for **direct assistance** with things like helping pay for the down payment on a home, paying for the rehabilitation of a home, or paying rent on an apartment. In a situation with **indirect assistance**, by contrast, funds are provided to the developer or owner of a rental property in exchange for their commitment to rent some or all of their apartments at lower, more affordable rents.

Each funding source included below is labeled DIRECT or INDIRECT so you will know about this important distinction.

- **Direct Assistance:** SHIP (State Housing Initiatives Partnership), CDBG (Community Development Block Grant) Rehabilitation, WAP (Weatherization Assistance Program), and Section 8 housing choice vouchers. To apply for these forms of direct assistance, find the contact information of your local program office in Section 3 of this Guide.
- **Indirect Assistance:** Federal Housing Tax Credits, HUD Section 811, and the Federal Home Loan Bank's Affordable Housing Program (AHP). You cannot apply directly for this type of assistance, but instead, you must locate the affordable housing that is produced with this type of financing.

Financing for Housing Option 1: Subsidized Rental Housing



Roque Cespedes at his desk in Park Place bedroom.

Subsidized rental housing is produced by Indirect Sources. In the first section of this Guide, Roque Cespedes' story shows the benefits of living in subsidized rental housing. The rent for Mr. Cespedes' apartment at Park Place is affordable, but he did not apply for the HOME Investment Partnership program (HOME) and State Housing Initiatives Partnership (SHIP) program and other affordable housing program funds that make it so.

Instead, some of the indirect sources listed here were provided to the developer of Park Place apartments where he lives. A nonprofit organization called Spinal Cord Living-Assistance Development, Inc. (SCLAD) used these indirect sources to finance a substantial amount of what it cost to build this 34-unit rental property. In this way, these indirect resources served as a source

of upfront subsidy that now allows the property owner to earn more in rents than is paid out in operating expenses and mortgage payments. Please note that the funding sources identified here are addressed in detail in the second half of this finance section.

\$3.45 million Total Cost to Build Park Place Apartments

Sources of Financing

- \$2.2 million Subsidy from HOME Investment Partnerships Program (HOME) requiring no repayment
- \$ 800,000 State Housing Initiatives Partnership (SHIP) program 'interest only' loan
- \$ 300,000 Low interest loan financed with County Surtax funds
- \$ 154,000 Amount borrowed from a lender (a monthly mortgage to be repaid)

Without the assistance provided by HOME Investment Partnerships Program (HOME), State Housing Initiatives Partnership (SHIP) program and County Surtax funds, Spinal Cord Living-Assistance Development, Inc. would have

instead financed the entire amount of what it cost to build Park Place by borrowing from a traditional lender. This would have significantly increased the monthly mortgage the owner would have to pay back each month, so rents would in turn have to be much higher. The grants and loans from these affordable housing programs provide a subsidy that keeps rents lower and more affordable.

Sources of Financing for Subsidized Rental Housing

- State Apartment Incentive Loan (SAIL)
- HOME Investment Partnerships Program (HOME) – rental
- Low income housing tax credits (LIHTC)
- State Housing Initiatives Partnership (SHIP) program – rental
- Affordable Housing Program (AHP) – rental
- Community Development Block Grants (CDBG) – rental
- Rural Housing – rental
- HUD Section 811



A majority of the apartments at Park Place are occupied by one or more individuals with disabilities and residents enjoy a number of accessibility features.

How to Locate Subsidized Rental Housing

STEP ONE: Identify affordable rental options on the web

Visit Florida Housing Search:

Website: www.floridahousingsearch.org or call 1 (877) 428-8844

This website lists available rental units sorted by county and city to allow people to locate housing that best fits their individual and family needs. The service can be accessed online 24 hours a day or you can call the toll-free, bilingual call center during the week. You can easily search for housing using a wide variety of search criteria with special mapping features and receive apartment listings that provide a multitude of important information about each unit. Both apartment units and sometimes single family homes are listed for rent. Click on a particular rental property to receive more information about appliances, accessibility, and the distances to shopping, groceries and public transportation.

Visit The Shimberg Center for Housing Studies: www.shimberg.ufl.edu or call 1 (352) 273-1192

The Shimberg Center for Housing Studies at the University of Florida has an extensive list of rental properties that have received some type of indirect subsidy. You can use this website to find apartment units and sometimes single family homes for rent. Click the Florida Housing Data tab, select Housing Seekers, and then choose from a selection of data sets.

Visit The U.S. Department of Housing and Urban Development: www.hud.gov/apps/section8/step2.cfm?state=FL%2CFlorida

It is also possible to find apartments (but not single family homes) for rent by visiting the U.S. Department of Housing and Urban Development website. A search can be made by city, county, zip code or apartment name to find properties that are either subsidized or accept housing vouchers.

STEP TWO: Once you locate specific rental



Funding from Section 811 financed these St. Petersburg apartments.

units that interest you, call the property manager to inquire if a rental unit is available. You might ask “Do you have available units affordable for a person with \$___ monthly income?” or “Does the rent include electric, water, sewer?” If the rental property you contact does not have any vacant units, add your name to the waiting list for that property. Waiting time varies with these properties depending on the location and level of rent per unit.

STEP THREE: Visit the property to inspect a rental unit.

STEP FOUR: If you locate an available rental unit where you want to live, fill out an application and provide information about your income. Income information is confidential and required by the programs that make the rent affordable. The property manager may require a background and credit check and may charge you a preparation fee for the application.

Rental Units Reserved for Renters with Disabilities

Florida Housing Finance Corporation (FHFC) administers the Low Income Housing Tax Credit program, which is a source of indirect assistance the FHFC provided to developers of affordable rental housing. This state agency created the Florida Housing's Link to Permanent Housing Initiative—also known as Link—to enhance the ability of extremely low income households with special needs to access affordable rental housing funded through Florida Housing programs. The program was developed in conjunction with the Florida Supportive Housing Coalition, Department of Children and Families, Department of Elder Affairs, the Agency for Persons with Disabilities, Florida Department of Veterans Affairs and affordable housing providers.

Under the program, developers are required to set aside half of their designated Extremely Low Income (ELI) units to households with disabilities that are referred by a participating supportive services organization—called the referral agency—that serves the community in which the development is located. Each referral agency provides initial, intermittent or on-going supportive services from one or more community based service providers to obtain and retain stable, adequate and safe housing in their communities.

The developer is required to notify the referral agency of available ELI units and to work with the referral agency to coordinate the first contact with the Special Needs Household and their supportive services provider to initiate the application process. Approximately 800 units will be available in 2013. To learn about availability and the LINK initiative, visit <http://www.floridahousing.org/SpecialNeeds/>.

Financing for Housing Option 2: Monthly Rental Assistance

This type of assistance helps you pay your monthly apartment rent. It is also known as a rental subsidy or housing assistance payment. It is made directly to the landlord. As a renter, you are free to choose any apartment within your community as long as it has a reasonable rent and meets a certain level of housing quality standard. The landlord or owner must also agree to accept renters like you who are participating in rental assistance programs. Here is an example of how Monthly Rental Assistance works:

After applying for rent assistance and spending some time on the waiting list, Juan is notified that a rental assistance voucher is available for him. He wants to rent an apartment that costs \$800 per month, and his income is \$1500 per month. Generally a person's rent should be about 30% of their monthly income. Using this rule, Juan should pay only \$450 per month for rent. ($\$1500 \times 30\% = \450). Juan's rental assistance voucher makes up the \$350 difference between the \$800 the landlord is charging and the amount Juan can pay (\$450) by paying a per month subsidy directly to his landlord.

Sometimes the rental assistance is tied directly to all or some of the units within a particular apartment complex. This type of assistance is called Project Based Rental Assistance. You can only get this rent assistance by living in a specific apartment that gets project based rental assistance. With this type of assistance, rent subsidy payments are made directly to the landlord or property owner. To learn more about which apartment complexes offer Project Based Rental Assistance, contact the local Public Housing Agency, the local HUD office or a local nonprofit organization.

How to Apply for Monthly Rental Assistance

Step One: When applying for a Section 8 Housing Choice voucher, contact your local public

housing authority. To find your local public housing authority, go to <http://www.hud.gov/offices/pih/pha/contacts/states/fl.cfm> or call (800) 955-2232. If you are in a rural area and want to apply for Rural Development rental assistance, visit <http://www.rurdev.usda.gov/fl/> or call 1-800-670-6553 extension 1 to identify the Rural Development office nearest to you. Some agencies only accept applications at certain times, so make sure you know how to find out when the lists will be opening for new applicants. Some apartments that offer monthly rent assistance may also be listed on www.floridahousingsearch.org.

Step Two: During the application process, request any “Reasonable Accommodations” that will benefit you. It is important to know that federal law can help ensure that you are not discriminated against based on your disability. One of the rights granted under the Fair Housing Act is that of reasonable accommodations when applying for public housing or rental assistance vouchers. All requests for reasonable accommodations should be made in writing. Here are suggestions for reasonable accommodations that can be requested in the housing application process:

1. Provide prior notice of application openings
2. Provide preferences on the waiting list for people with disabilities
3. Provide assistance with completing applications
4. Allow applications to be completed at another location where help can be provided and dropped off by advocate, service provider, family or friends.
5. Provide assistance with the housing search
6. Approve higher rents for an owner who is making accessibility modifications
7. Allow people with disabilities additional time to gather necessary documents
8. Provide a voucher for a unit size to accommodate a personal care attendant or additional medical equipment

9. Allow vouchers to be used in special housing types; such as shared housing, congregate settings, group homes or single room occupancy situations
10. Notify the landlord of any physical modifications you will need in your rental unit (more details are included in the Personal Assessment Tool in the final section of this *Guide*)

Step Three: Staff will collect information on household income, assets, and the number of people in the household. They will verify this information with other local agencies, your employer and bank. This information is used to determine program eligibility and the amount of the housing assistance payment you should receive to make your rent affordable.

Step Four: If it is determined that you are eligible, staff will put your name on a waiting list, unless they are able to assist you immediately. Keep in mind that there are usually far more applicants for rental subsidies than funding to assist them. Once your name is reached on the waiting list, the public housing authority will contact you and issue to you a housing voucher. It is important to keep your contact information with the public housing authority current.

Step Five: Once you have a voucher, you will have a limited time to locate a place to rent that both meets your needs and passes the housing authority’s quality standards.

Sources of Financing for Monthly Rental Assistance

- Section 8 Housing Choice Vouchers
- HOME Investment Partnerships Program (HOME) - TBRA (Tenant Based Rental Assistance)
- Community Development Block Grants (CDBG) - TBRA (Tenant Based Rental Assistance)
- Project Based Rental Assistance - Section 8

Financing for Housing

Option 3: Shared Living

If you chose the Shared Living housing option, you can sign an independent lease to rent a home and share it with roommates to enjoy a low monthly rental rate and a quality home in a desirable neighborhood. Support services are received according to your own support plan but are not provided by the landlord. For the developer of shared living units, there are a variety of ways to obtain financing for the purchase or rehabilitation of suitable homes. Typically a shared living unit is a detached single family home in a neighborhood accessible to transit and services. Because this is a small scale type of rental housing, funding from the State Housing Initiatives Partnership (SHIP) program, Neighborhood Stabilization Program (NSP) or HOME Investment Partnership (HOME) programs would be optimal. Because of the expected low level of anticipated rental revenue, it is important that as little debt as possible be included in the financing. This will allow for the rents that you and your roommates pay to remain affordable and still cover maintenance and operations costs.

You should consider support services before moving into a shared living arrangement. Work with your family and your circle of supports if support services are needed to help you live in shared living situation.

Example: 3 Bedrooms 2 Baths Home

Purchase of an existing single family home	=	\$120,000
Rehabilitation	=	\$ 25,000
Total project Cost	=	\$145,000

Affordable Rents

Rent per Bedroom	=	\$ 300
Total monthly revenue	=	\$ 900
Total annual revenue	=	\$ 10,800

Rent Revenue Pays For:

Annual maintenance and management expenses	=	\$ 7200
Annual reserves for operational support, home repair, and more	=	\$ 3,600

Without Subsidy, Rents More than Double

What if a shared living developer was not able to receive upfront subsidy for this share housing unit? The developer would instead have to borrow the money for purchase and repair. This would add a \$1,300 mortgage payment to monthly operating expenses. To cover these higher expenses, the rent for each bedroom would have to be increased from \$300 to \$733.



Examples of shared living in Sarasota County.

Finding Shared Living Housing

A majority of Florida's communities currently do not have shared living housing. There are several Shared Living homes in Sarasota County, the City of Jacksonville and some other areas of the state. Use the local government contact information in the County-by-County Resources (Section 3) to learn if there are such units in your area. Here are steps you can take to advocate for shared living if you learn that there are no units in your local area:

- **Document the Demand for Shared Living**
Ask funders in your local area to focus on the need for this type of housing. Refer to the advocacy information at the end of this section for guidance.
- **Find a Housing Nonprofit**
Use the information in the County-by-County Resources (Section 3) of this *Guide* to identify nonprofits in your area. Recruit their involvement in developing this housing option. As noted in the earlier section, simply splitting housing costs with other roommates often may not make housing affordable. It often takes an upfront investment of significant subsidy to solve the affordability problem. Developing shared living housing requires an experienced nonprofit that uses government or foundation grants to purchase or construct a single-family home, which is then owned debt-free to reduce monthly housing costs.

Sources of Financing for Shared Living

- HOME Investment Partnerships Program (HOME) – rental
- Low income housing tax credits
- State Housing Initiatives Partnership (SHIP) program – rental
- Affordable Housing Program (AHP) – rental
- Community Development Block Grants (CDBG) – rental
- Rural Housing – rental
- HUD Section 811

Financing for Housing Option 4: Assisted Living Facilities (ALF)

The financing resources included in this *Guide* are often not used for the construction or repair of assisted living facilities. Most assisted living facilities are constructed with conventional financing, not with government or foundation subsidy. Furthermore, none of the housing funds listed in this *Guide* can pay for the on-site supports that are provided to assisted living facility residents. A Section 8 voucher or similar type of monthly rental assistance can help finance your stay at an assisted living facility. It is important to note; however, that this cannot be used to pay for services. When a resident has a Section 8 voucher, his or her assisted living facility contract must separate housing costs and service costs. In such a case, a resident could apply for a Medicaid Waiver to pay for the support services. Some insurance policies may provide assisted living facility coverage. If this is not available; however, often the only alternative is private family contributions to pay for monthly room, board and services.

Sources of Financing for Assisted Living Facilities

- Section 8 voucher (pays for housing only, not services)
- Some insurance policies
- Private family contributions





Examples of small sized assisted living facilities in Brandon, Panama City and Tampa, FL.

Here are some websites that provide helpful information about assisted living facilities in Florida:

Department of Elder Affairs:
elderaffairs.state.fl.us/faal/

This website offers a clearinghouse of information for people interested in assisted living facilities, as well as assisted living facility operators and developers. It can provide you with valuable information about selecting an assisted living facility. Topics addressed include services provided, staffing, physical environment of the assisted living facility, activities offered and more.

Florida Housing Search:
floridahousingsearch.org

On this website, searching for assisted living facilities is the second option prominently listed on the menu. Facilities are listed for every county in Florida. You may explore the inventory of facilities, services, funding and unit information with an advanced search.

Florida Health Finder
[Floridahealthfinder.gov](http://floridahealthfinder.gov)

There are more than 2,900 assisted living facilities in Florida that are licensed and inspected by the Agency for Health Care Administration. This agency regularly files reports for these facilities, which are found at:

<http://www.floridahealthfinder.gov/reports-guides/assisted-living.aspx>

The website also offers a helpful question and answer section that can help you understand what services and fee structures are legally required from an assisted living facility.

Financing for Housing

Option 5: Home Repair

If you live in a home that you or your family owns, you may choose to have home improvements and accessibility changes built into your home. The terms “rehabilitation” and “home repair” are often used to describe improvements like widening doorways, building ramps, repairing a home’s electrical system or fixing the roof. Home repair is a common type of housing assistance that is readily available throughout Florida.

In most instances, assistance is available if the home is owned by the family, but in some instances repairs may be available for rental housing with the owner’s approval. If you rent a home or apartment, your landlord must allow you to make modifications to your unit such as installation of grab bars, ramps or install other accessibility features. In most cases you must not only pay for the accommodation but may also be required to pay for the costs of returning the unit to its original condition when you move out. It is important that you discuss your needs with your landlord before making any changes to a rental unit.

Types of home repair:

- Repair roof leaks, plumbing problems, and electrical wiring
- Provide accessibility modifications like ramps, door widening and lifts
- Improve the health and safety of the occupant with repairs like replacing an air conditioner and installing grab bars
- Fix housing code violations
- Storm hardening

Amount of Assistance Available

This varies greatly from one local program to another, with assistance amounts ranging from \$5,000 to \$40,000 or more. If you receive repair assistance, a local government will commonly

not require you to repay the assistance through monthly payments. Instead, a lien is placed on the property for the amount of the repairs. The lien typically stipulates that you must occupy the dwelling for a period of between five to 20 years, or pay back a portion of the repair assistance received. At the end of this period, the lien is satisfied and the homeowner does not have to pay back any money. Note, however, that USDA Rural Development offers low interest repair loans that must be repaid monthly.

How to Apply

Step One: Apply locally with the contact information in the County-by-County Resources (Section 3). When speaking to someone at your local housing office, ask what funds they specifically have available for the type of repair assistance you want. Ask “Do you have a waiting list for this type of assistance? How long is the wait?”

Step Two: Complete an application for assistance. This is usually done by visiting the housing office. Bring all the documents that must be attached to your application, including tax returns, Social Security cards, and proof of income including pay stubs from your job. These documents help program staff determine if you are income eligible for assistance. Ask someone at the housing office what documents you need to bring before visiting the office.

Step Three: Home repair is only available to people with low or moderate levels of income, so housing staff will determine if you are income eligible by counting several sources of your income. These sources include job income, assets like bank and retirement accounts, Social Security Income and other entitlement income sources. The income of all members of your household will be counted.

Step Four: Your house will be inspected to create a priority list of repair items. If your home does not meet state housing code requirements, these repairs will be prioritized. The housing staff will locate a contractor to make the repairs and will oversee the contractor’s work.

Before



After



Before and after photos of repairs financed with State Housing Initiatives Partnership (SHIP) program and HOME Investment Partnerships Program (HOME).

Funding sources for home repair: A summary of each is included in the second half of this section.

- Community Development Block Grants (CDBG)
- State Housing Initiatives Partnership (SHIP) program
- HOME Investment Partnerships Program (HOME)
- United States Department of Agriculture (USDA) Rural Development (offers both loans and grants)
- Weatherization Assistance Program (WAP) (offers assistance to reduce your energy bills with repairs like caulking, installing insulation, replacing water heaters and air conditioners)

Financing for Housing Option # 6: Buying a Home



There are many steps that come before you receive the keys to your home.

To be successful with homeownership, a person often must have a relatively high amount of monthly income, possibly from employment. The person should also have a long-term support network that can help with home maintenance, repairs and other homeowner responsibilities. It can take several months to prepare for home purchase and to confirm if this option is right for you.

There are many steps in the purchase process that you should consider, including:

- Attending homeownership counseling classes
- Receiving credit counseling if necessary
- Identifying sources of financing
- Qualifying for a first mortgage and purchase assistance so that monthly payments are affordable

- Making an offer on a home that you like and can afford
- Conducting inspections and energy audits of home prior to purchase
- Determining if the home needs accessibility modifications
- Setting a closing date to buy the home
- Purchasing the home and moving in

Throughout the process, you may get help from a housing counselor, realtor, lender, and a home inspector. Several sources of purchase assistance are outlined below, and the professional providing this assistance will give you detailed guidance on each step of the process.

The following examples illustrate how buying a home can be financed. Keep in mind that Florida is a large state and home sales prices vary significantly from one community to another. The first example is for a buyer with a moderate level of income. It demonstrates the most common way that people finance the purchase of a house. The second example shows what can be involved for a person with a lower level of income. To finance the home purchase, a lower income buyer and his or her support network must pool together family contributions, donations, other sources and subsidies, along with purchase assistance from a homebuyer program. The funding sources for purchase assistance included in this finance section generally provide money to pay for closing costs and the down payment.



Homebuyer Example # 1

Note: Often, a buyer saves up money for a down payment on a mortgage. The rest of the purchase is financed by borrowing mortgage money, which is typically paid back over 30 years. In this example, the buyer has \$4,583 of monthly income and can afford the monthly payment.



Purchase Price of Home = \$ 120,000

Identified Sources to Pay for this House

First Mortgage (monthly payment \$913)	\$ 108,000
Down payment (money from the buyer's savings account)	\$ 12,000

Details about Monthly Payment

Principal and interest on first mortgage	\$ 613
Monthly real estate taxes usually included in mortgage payment. Taxes vary with value of home and city where you live.	\$ 141
Homeowners, flood, windstorm insurance usually included in mortgage payment. Rates vary with price of home and location.	\$ 159
TOTAL per month	\$ 913

Ongoing Monthly Cost

Saving for repairs = \$ 100

Because the monthly payment is less than 20% of the borrower's monthly income, the borrower should be easily able to afford the payment.

Saving for Repairs

Besides paying the monthly mortgage, a responsible homeowner must save money for repairs when things break.





The example is designed to feature several sources of money that can be pooled together to buy a house. The cost of housing varies greatly from one area of Florida to another and is also based on the needs of different buyers.

Details about Monthly Payment

The homebuyer in this example is fortunate that he has a co-borrower for his first mortgage loan. They have agreed that she will not contribute to his monthly mortgage payments,

but as a co-borrower the lender also considers her income and credit rating when deciding how much to loan the borrower.

Generally, monthly housing costs are considered affordable if they do not exceed 30 percent of a household's income. This is the case in this example, because the buyer plans to pay for the monthly mortgage payment with \$2,750 of monthly income from a job, a Social Security Disability check and rent from a roommate. This buyer has \$1500 of income from a micro-enterprise food and snack delivery job. Social Security Disability Income provides \$800 and the rent provides \$450 monthly. In addition to paying the monthly mortgage, the buyer plans to save \$200 or more of monthly income to pay for home maintenance and future repairs.

Having a roommate is very important to this buyer's plan to be a successful homeowner. It makes housing costs more affordable. The buyer made arrangements with his roommate before even purchasing the house. The roommate has agreed to provide the buyer with occasional supports (like transportation) in exchange for a lower than normal rent for the area.

Purchase Assistance

The buyer was on the waiting list six months before receiving purchase assistance from the

Homebuyer Example # 2

Purchase Price = \$120,000

Identified Sources to Pay for this House

First Mortgage (monthly payment \$655)	\$ 80,000
State Housing Initiative Partnership (SHIP) Purchase Assistance	\$ 10,000
HOME Investment Partnerships Program (HOME) Purchase Assistance	\$ 10,000
Individual Development Account	\$ 4,500
Family contribution	\$ 15,000
Church contribution	\$ 500

Ongoing Monthly Cost

Saving for repairs = \$ 100

In this example, the buyer has \$2,750 of monthly income and a bit of savings. At this level of monthly income, this buyer would not be able to afford a larger monthly payment. That is why the upfront money from savings, family, church, SHIP and HOME are very significant. They significantly reduce the amount of this home purchase that the buyer must pay back each month through a mortgage payment.

State Housing Initiatives Partnership (SHIP) program and HOME Investment Partnerships Program (HOME) affordable housing programs. Just like with the price of a house, the amount of assistance available from these programs can vary greatly from one area of Florida to another. More details about these programs are provided in the next sections of this *Guide*.

Buyer's Contributions

In addition to government purchase assistance, this buyer has his own savings from three years in an Individual Development Account (this subject is addressed in detail in the Personal Assessment Tool at the back). His family is also able to provide money to pay for the down payment that is often required when borrowing mortgage money. Even the members of his church congregation were able to help out when they heard of his plans for homeownership.

Saving for Repairs

Just like in the first homebuyer example, this buyer must remember to save money every month for repairs. There is no way to avoid it-- things will break in the home and must be repaired. Every homebuyer must remember that the monthly costs of owning a home include saving for things like the plumbing, air conditioning or roof which will need to be fixed or replaced at some time in the future.

Direct vs. Indirect Assistance for Home Purchase

For the rental housing options listed above, most of the available funding is *Indirect Assistance*. The opposite is the case when buying a home, because you can often directly apply for *Direct Assistance* from a local government office or nonprofit organization.

Indirect Assistance

Indirect assistance can make homeownership more affordable. Public subsidy provided upfront to a for-profit or nonprofit developer to

pay for land or construction materials allows the developer to sell a home at a lower cost to a buyer. Some sources of this type of subsidy are the Homeownership Pool (HOP) and the Rural Housing Site Loan. Details for these sources are listed at the end of this section.

Direct Assistance

You can apply directly for direct assistance for home purchase:

- State Housing Initiatives Partnership (SHIP) program
- HOME Investment Partnerships Program (HOME)
- Community Development Block Grants (CDBG)
- Rural Development Guarantee Loans
- Rural Development Direct Loans
- Section 8 voucher (in some areas)

Note: Some housing authorities in Florida permit a Section 8 voucher holder to use it to pay for a monthly mortgage when buying a house. Details for this and all the other sources are listed at the end of this financing section and local contact information is included in the County-by-County Resources (Section 3).

Almost every community in the state has a program to help low-income households purchase a home. The programs typically make home purchase more manageable by providing funds to pay for the closing costs and down payment required by a lender when first purchasing a home. The homebuyer assistance programs are initially funded by state and federal programs that pass funds down to counties and larger cities to administer. In rural areas, you can also receive low interest mortgage loans from USDA Rural Development. Visit <http://www.rurdev.usda.gov/fi/> or call 1-800-670-6553 extension 1 to identify the Rural Development office nearest to you.

Funding You Bring to Your Housing Search

Before applying for anything, first think about the money you have of your own or through people you know.

Support Contributions Network Financial

You may be part of a church or service club that would consider donating money to help you get started with your housing plans. Examples of service clubs found in many communities are Rotary Club, Junior League, Kiwanis Club, Shriners Club, Optimists Club, the Order of the Freemasons and the Sertoma Club.

Sometimes these groups can provide volunteer labor instead of financial contributions. These can be just as valuable, however, it saves you the expense of paying someone to assist you. Examples for volunteer labor include help with your initial move, lawn care, minor repairs, transportation and companion services.

Family Financial Contributions

Family members and family friends may have resources they can contribute. They can provide free volunteer labor to help with moving, housecleaning, and regular maintenance and repairs. This saves you the expense of paying someone to do these things if you cannot complete them yourself.

Family help with Renting: Family and friends may be able to financial help by providing the security deposit and the first month's rent, as well as by paying for moving expenses.

Family help with Buying a House: Generally, the homebuyer obtains a first mortgage through a lending institution such as a bank or credit union. However, to finance your home purchase, you and your support network may pool family contributions, donations and other sources and subsidies together with purchase assistance from

a local homebuyer program. It is important to note that homeownership does not prevent you from qualifying for Social Security Income benefits because of possession of a large asset.

- A family member may serve as a co-signer on a mortgage loan when you purchase a home. While this may assist in obtaining a mortgage with more attractive terms, it is also important to recognize that you must ultimately pay the monthly mortgage note now and for years into the future using your own monthly income.
- Some families may have the financial resources to provide gift money to be applied to the initial costs of home purchase. These costs include the deposit that must be given when you sign the sales contract on the home you want to buy. Also, at closing each buyer is required to pay for a home appraisal, taxes and the first year of homeowners insurance. You should have an estimated \$2,000 of your own funds when you begin searching for a home.
- A large family gift could provide even more assistance. This could possibly even finance the majority of the cost of purchasing a home, leaving the rest of the purchase to be financed by you through a small mortgage with a more affordable monthly mortgage payment. Working in concert with an affordable housing program that offers purchase assistance, a family's financial gift can provide the additional subsidy needed to help you purchase a home.
- Similarly, some families may have the resources to donate land on which housing can be built for you. Donated land will eliminate the cost of land from the costs of buying a house. It can be a significant aid. Working together with a purchase assistance program, perhaps your family's donated land can provide an adequate subsidy for you to achieve the goal of home ownership.

Individual Development Accounts

Contributing a small portion of your monthly income to an Individual Development Accounts (IDA) is a way to save funds for your housing plans. An IDA is a formal saving program that pays you money when you save money. It was first created in 1995 as a tool for low income households. Money is set-aside in an IDA for a specific goal, such as saving up to move in to your own place, buying a house, starting a small business or saving for more education. Deposits must come from earned income, though often unemployment checks, disability payments, and Social Security are considered “earned income”. Each IDA is managed by a nonprofit organization, local government or financial institution which provides matching funds to those who deposit money. They generally match between one and three dollars per month for every one dollar of your savings that you deposit.

A list of Florida organizations that offer Individual Development Account programs is included on the next page. If your local area does not have an existing Individual Development Account program, consider requesting that the local government or nonprofit organizations in your area start a program. Interested groups may review the Individual Development Account program parameters within the Florida State guidelines, Title XXXI Labor Section 445.051. a. More resources and guidance is available from:

FDIC Community Affairs Program

Atlanta Regional Office
10 Tenth Street, N.E., Suite 800
Atlanta, GA 30309-3906
Phone: (800) 765-3342 (toll-free)
Email:ATLCommunityAffairs@fdic.gov

Individual Development Account Programs in Florida

Urban League of Broward County

3521 W. Broward Blvd, Suite 201
Ft. Lauderdale, FL 33312 - (954) 625-2570

Catholic Charities Bureau, Inc.

134 East Church Street
Jacksonville, FL 32202 - (904) 354-4846

Catholic Charities of Northwest Florida

Pensacola FL 32501 - (850) 429-7296 ext. 21

Catholic Charities, Diocese of St. Petersburg, Inc.

1213 16th Street North
St. Petersburg, FL 33705 - (727) 893-1313 ext. 207

Central Community Redevelopment Agency

302 Manatee Avenue East, Suite 301
Bradenton, FL 34208 - (941) 744-2362 ext. 105

Family Foundations of Northeast Florida, Inc.

Jacksonville FL 32099 - (904) 396-8115

Family Success Administration (Urban League of Broward County)

3521 W. Broward Blvd, Suite 201
Ft. Lauderdale, FL 33312 - (954) 625-2570

Miami Dade County - Housing Finance Authority

7300 NW 19th Street, Suite 501
Miami, FL 33126 - (305) 594-2518

Northeast Florida Community Action Agency, Inc.

P.O. Box 52025
Jacksonville, FL 32201 - (904) 398-7472

Osceola County Council on Aging, Inc.

700 Generation Point
Kissimmee, FL 34744 - (407) 846-8532 ext. 314

Partners for Self Employment, Inc.

3000 Biscayne Boulevard # 102
Miami, FL 33137 - (305) 438-1407 ext. 215

Pinellas Opportunity Council Inc.

3443 1st Avenue N.
St. Petersburg, FL 33713 - (727) 327-8690

United Way of Palm Beach County
2600 Quantum Boulevard
Boynton Beach, FL 33426 - (561) 375-6600

United Way of Tampa Bay, Inc.
5201 West Kennedy Boulevard, Suite 600
Tampa, FL 33609 - (727) 327-8690 ext. 16

United Way of Volusia - Flagler Counties, Inc.
3747 W. International Speedway Boulevard
Daytona Beach, FL 32124 - (386) 366-9053

YWCA of Greater Miami, Inc.
351 NW 5th Street
Miami, FL 33128 - (305) 377-9922

Additional Resources for Affordable Housing

A majority of this section has focused on affordable housing programs funded by federal, state, and local governments. These sources of funding are valuable. However, it takes the combined efforts and resources of many partners in a community to make housing affordable and accessible. For an individual's housing option to be successful, additional support is needed to provide a truly inclusive housing experience within the community. This circle of support is as essential to success as is the affordable housing assistance. Supportive living provides a circle of support to an individual with developmental disabilities. Housing developers and government can provide affordable units, but without a reliable circle of support, the goal of independent living may remain unattainable.

Foundations

Foundations also provide funding and support for affordable housing initiatives. On the whole, only a small portion of foundation funding is devoted to this activity, however. In its annual survey and assessment of the Climate of Foundation Funding, the Association of Fundraising Professionals reports that 13% of foundation funding is contributed to "Public Affairs/Social Benefit," the category that includes Housing and Community Improvement and Development, among other activities. Education and Health, on the other hand account for almost half of Foundation grant dollars.

Most Florida-based foundations that support affordable housing are community foundations that do not make contributions across the entire state. For example, the Jessie Ball DuPont

Community Building Fund, phone number (800) 252-3452, is a large supporter of community improvement initiatives. It provided \$632,000 of assistance to 17 housing nonprofits in 2005, all within the Jacksonville area. Another example is the Community Foundation of the Palm Beaches, phone number (561) 659-6800, which offers some housing assistance in Palm Beach County. Community foundations tend to support affordable housing initiatives that leverage funding and support from multiple partners, including local governments and nonprofit organizations.

Community Contribution

Affordable housing initiatives can also benefit from a variety of community resources, which are often donated to local housing nonprofits or charitable organizations. Habitat for Humanity is one such nonprofit organization that has demonstrated the success of the community contribution model. Local businesses donate building materials, community benefactors donate land and citizens donate money and volunteer their time constructing homes. The homebuyers also contribute "sweat equity" by helping to build their homes.

Another nonprofit in Martin County called Mothers and Infants Striving for Success garnered community contributions for the construction of a homeless shelter. Two community banks provided attractive lines of credit for construction. Citizens provided financial contributions at a fundraiser event. Representatives from an accounting company, a law firm, and a construction company served as board members of the nonprofit and provided their professional services as volunteers.

Advocacy for Financing

What can citizens and organizations do to make sure individuals with disabilities have access to financing for safe, decent and affordable housing? There are many opportunities to impact the availability of funding in your community. Here are a few tips on getting informed and having a say that could make a big difference in creating more housing opportunities.

Advocacy for Funding Appropriations

Each year the Florida Legislature considers in its budget the appropriation of funds for the Sadowski Affordable Housing Trust Fund. This is the source of funds for the State Housing Initiatives Partnership (SHIP) program as well as the State Apartment Incentive Loan program (SAIL). These are critical funding sources for creating affordable housing for low and moderate income households in Florida. As an advocate, you can contact your local legislative representatives to express your support for appropriating the full amount of revenue that has accumulated in the trust fund.

Personal visits in the home district have the most impact on legislators. Meeting the people who benefit from the houses and understanding the challenges they face in finding and being able to afford safe, decent and accessible housing can make a lasting impression on policymakers that can result in ongoing support during the legislative session for these programs.



In addition, at the federal level, the Community Development Block Grants (CDBG) and HOME Investment Partnerships Program (HOME) programs are considered annually as part of HUD's budget. You can contact your members of Congress and once again, emphasize local situations where federal funded renovations resulted in improvements that benefited people with disabilities.

Planning Process

One of the most important types of advocacy involves participating in the planning process by both becoming informed and by providing input into the decision making process. Planning for the program policies of the various funding sources takes place on several levels. Planning in the local community can be done in person or in writing. Housing plans are written and adopted in one, three and five year horizons. It is possible to be involved at all levels but it is important to know how and when to review proposed housing plans and comment on the public record.

The Consolidated Plan

The Consolidated Plan is required for all cities and counties that receive federal housing grants like HOME, Community Development Block Grants (CDBG) and others. The Consolidated Plan, also known as the ConPlan, is a five year plan that is implemented with annual Action Plans. You can read your city or county's plan online at this website: <http://www.hud.gov/offices/cpd/about/conplan/local/fl/>

Federal law requires that the public be given the opportunity to participate in the process of writing and adopting the ConPlan. There are public hearings for all aspects of the drafting and adoption of the plan that are advertised in the local media and on local government websites. It is often possible to be included on a mailing list to be notified in advance of any upcoming hearings. The draft documents can usually be downloaded

from the Internet or viewed at public libraries or other designated locations. Contact the city or county that administers these funds to find out the upcoming schedule of review, comment and adoption.

The Consolidated Plan contains a housing needs assessment that identifies what particular housing needs are most critical to the community at that particular time. The one year Action Plan assigns dollars to the strategies that will address the needs identified. If an activity is not identified in the plan and based on an identified need, federal funds cannot be expended on it. For example, if supportive housing for people with disabilities is not included in the plan as a need, then the grantee may be required to expend funds on other activities that are defined in the plan. It is up to disability advocates to make sure the needs assessment identifies the needs of people with disabilities and that there is a commitment to providing this housing built into the Consolidated Plan and annual Action Plans.

Fair Housing Advocacy: The Analysis of Impediments to Fair Housing

One of the responsibilities of federal grantees during the Consolidated Planning process is the update of *The Analysis of Impediments to Fair Housing*. The report contains many facts documenting any barriers that prevent people from obtaining the housing they choose. It is important for people with disabilities and advocates to provide comments on their discrimination experiences or accessibility needs with getting equal access to housing or reasonable accommodations. A copy of your city or county's report is available by contacting the local housing or community development department.



Local Housing Assistance Plan

In Florida, each community that receives SHIP funds must prepare and update its Local Housing Assistance Plan (LHAP). The LHAP must be reviewed and revised through a public input process every three years. It is possible to request advance notification of this planning process so input can be provided on the funding strategies and goals included in this plan. Many plans do not specifically include money reserved specifically for housing for persons with disabilities, which does not mean these projects cannot be funded but some communities have specific strategies that ensure that a portion of the funds are reserved for making accessibility modifications or developing supportive housing.

Community Foundations

As noted earlier, foundations sometimes provide funding and support for affordable housing initiatives. Even in cases where a community foundation does not offer housing assistance, it can be a good place for you to advocate for increased housing assistance for people with disabilities.

Summaries of Financing Sources That Offer Direct or Indirect Assistance

The following pages offer details about several funding sources addressed in this section. This level of detail may not be of interest to every reader. Self-advocates and other housing advocates may be interested in the following program details; however, to inform their lobbying and advocacy efforts.

As noted earlier, there is an important distinction between direct assistance and indirect assistance. The first programs featured here offer several types of assistance, both direct and indirect in nature. Three programs are categorized as 'DIRECT or INDIRECT.' At the same time that you can directly apply to these three programs for assistance, the programs also offer financing to housing developers and repair contractors—examples of indirect assistance.

Following the first three 'DIRECT or INDIRECT' financing sources, there is a list of programs that offer direct assistance. You apply directly to a nonprofit organization or local government office for assistance with things like helping pay for the down payment on a home, paying for the rehabilitation of a home, or paying rent on an apartment.



When looking for your place to live and funding assistance, keep in mind your transportation needs.



Some rental housing is made more affordable with indirect funding sources.

DIRECT or INDIRECT

HOME INVESTMENTS PARTNERSHIP PROGRAM (HOME) – HOMEOWNERSHIP

This is a federal program providing affordable housing developers with property or land acquisition and construction subsidy which lowers the purchase price of the home to eligible buyers or assists with down payment or closing costs.

Who Can Apply: Low and very low income households; Nonprofit and for profit affordable housing developers	Housing Type: Homeownership or lease purchase
Cycle: Varies	Primary Uses: Development subsidy Purchase assistance

Depending on the agency distributing the funds, HOME may be provided as down payment and closing cost assistance for homebuyers who apply directly. HOME funds can also be used for property acquisition, new construction, and rehabilitation of single family housing that is attached or detached. The funds are provided as part of a developer or sub recipient agreement to acquire existing homes and rehabilitate them or to build new housing. Funds can be used for on-site infrastructure.

HOME funds are available from both the state and local governments that are entitlement communities, or HOME consortium members. Long-term affordability is achieved by the use of either a recapture mechanism or resale requirement that is a recorded deed restriction or covenant. The subsidy can be used as a low interest rate loan, a deferred payment forgivable loan or a grant.

Who Can Apply: For-profit and nonprofit affordable housing developers and low income homebuyers.

Program Contact:

See Section 3 County Listings for local contact. Also, this state agency has HOME funds:

Florida Housing Finance Corporation

227 North Bronough Street, Suite 5000

Tallahassee, FL 32301-1329

Phone: (850) 488-4197

Website: www.floridahousing.org

DIRECT or INDIRECT

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM – HOMEOWNERSHIP

The Florida Legislature created this housing program. It is a significant housing resource funded with Florida revenue rather than a federal source. It is especially important since it is allocated to every county in the state, along with large cities. Local governments have the flexibility to use it for a variety of housing assistance. SHIP funds may be provided to developers or individuals to rehabilitate owner occupied residences or for down payment and closing costs.

Who Can Apply: Individuals, for-profit, nonprofit, public agencies	Housing Type: Homeownership
Cycle: Local government control based on annual Legislative appropriation	Primary Uses: Repairs, rehabilitation, acquisition

Created in 1992 as part of the William E. Sadowski Affordable Housing Act, the State Housing Initiatives Partnership program’s mission is threefold: (1) provide funding to eligible local governments for the implementation of programs that create and preserve affordable housing; (2) foster public-private partnerships to create and preserve affordable housing; and, (3) encourage local governments to implement regulatory reforms and promote the development of affordable housing in their communities by using funds as an incentive for private development. Funds are allocated to every county as well as municipalities which receive Community Development Block Grant entitlement funds.

Funds from this program may be used for emergency repairs, rehabilitation, gap financing, mortgage buy-downs, acquisition of owner-occupied property for affordable housing, and match for federal housing loans and grants. A minimum of 65 percent of a local government’s total annual distribution of State Housing Initiatives Partnership program funds must be used for home ownership. A minimum of 75 percent of a local government’s total annual distribution of funds must be used for construction-related activities, including rehabilitation, emergency repairs, or financing for a newly constructed or rehabilitated unit.

At least 30 percent of a local government’s total annual distribution of these funds must be reserved for awards to very low-income persons (50 percent of the area medium income), and an additional 30 percent of funds must be awarded to low-income persons (80 percent of the area medium income). The remainder may serve any combination of very low, low- or moderate-income persons (120 percent of the area medium income).

Who Can Apply: Individuals, nonprofit organizations, and for-profit developers must apply to local government for funding. Each local government receives an annual allocation, which is appropriated by the Florida Legislature. To participate, a local government must establish a Local Housing Assistance Program; submit and receive approval of a Local Housing Assistance Plan to the Florida Housing Finance Corporation; adopt and incorporate Local Housing Incentive Strategies; establish or amend local land development regulations, policies, and procedures in order to implement incentive strategies; submit an annual report of the housing program’s accomplishments; and encourage public and private sector involvement in the form of a partnership to further program goals and reduce housing costs.

Each locally administered SHIP Program determines the process of awarding and distributing funds within its community and is required to establish selection criteria to identify eligible applicants and the application process in their local Housing Assistance Plan.

Program Contact:

See the Section 3 County Resources for the contact in your area.

This program is monitored by the following state agency:

Florida Housing Finance Corporation

227 North Bronough Street, Suite 5000

Tallahassee, FL 32301-1329

Phone: (850) 488-4197

Website: www.floridahousing.org

DIRECT or INDIRECT

US DEPARTMENT OF AGRICULTURE (USDA) - RURAL HOUSING SERVICES– HOMEOWNERSHIP

The Rural Housing Service has various programs available to assist low income homebuyers, public agencies, for profit and nonprofit organization with the purchase and repair of homes in rural areas.

Who Can Apply: Individuals, for-profit, nonprofit, public agencies	Housing Type: Homeownership
Cycle: Open	Primary Uses: Acquisition, rehabilitation, new construction

The Florida State Office, located in Gainesville, administers USDA Rural Development programs for Florida through five area and 15 local offices. Detailed information and applications for financial assistance are available through area and local Rural Development offices.

502 Direct Loan Program: Provides home ownership loans to very low (50 percent or less of the area median income) and low (80 percent or less of the area median income) income rural residents to purchase, construct, repair, reconstruct, or relocate a dwelling and related facilities. Up to 100 percent of the value may be financed; however, leveraging with other subsidies and private lenders is encouraged. The maximum loan term is 33 years and 30 for manufactured homes. Terms may go to 38 years for those with incomes at less than 60 percent of the area median income. The maximum mortgage limits, by county, are determined by the Department of Housing and Urban Development (HUD). Funds are available on a first-come, first served basis and very-low and low-income persons make direct application to their local USDA Rural Development office.

504 Loan and Grant Program: Provides home improvement and repair loans (with a 1 percent interest rate) and grants to enable very low income (50 percent or less of the area median income) rural homeowners to remove health and safety hazards in their homes and/or make homes accessible for people with disabilities. Grants are also available for persons 62 years of age and older who are unable to repay a loan. The maximum loan amount is \$20,000 and the maximum grant an elderly person can receive is \$7,500. Funds are available on a first- come, first-served basis and very-low and low income persons make direct application to their local Rural Development office.

Housing Preservation Grants: Provide qualified nonprofit organizations and public agencies with grant funds to administer programs that assist very low- and low-income rural home owners with the repairs and/or rehabilitation of their homes.

Guarantee Housing Program: Single Family Targets persons and families with moderate incomes (up to 115 percent of the area median) who are lacking the down payment necessary to purchase a new or existing home. Guaranteed Rural Housing Loans may be made up to 100 percent of the market value or acquisition costs, whichever is less, which eliminates the need for a down payment or mortgage insurance. The loan term is 30 years and the maximum loan may not exceed \$86,317. Loans are purchased by either Fannie Mae or Ginnie Mae as 100 percent loan-to-value with the guarantee. Lenders must apply to their local Rural Development offices to become approved to originate Guaranteed Rural Housing loans (and then eligible home buyers apply to approved lenders).

Self-Help Housing Loans: These loans are generally administered by nonprofits or municipalities working to assist groups of six to eight low-income families, helping each other to build homes. The loans are limited and competitive and nonprofits or municipalities must make application to their local office. Loans fund the provision of materials, site acquisition and skilled labor, until the home is completed. The families must agree to work together until all homes are finished. Generally, Self-Help Housing Loans are combined with 502 Direct Loans to further assist low-income home buyers with down payment assistance or a deep subsidy second mortgage loan.

Program Contact:

See the Section 3 County Resources for the contact in your area.

These programs are monitored by the following state office:

USDA Rural Housing Office

4440 NW 25th Place

Gainesville, FL 32606

Phone: (352)338-3436 Fax 352-338-3437

Website: www.rurdev.usda.gov/fl/rhs.htm

Summaries of Direct Assistance Financing Sources

The following pages offer details about several funding sources addressed in this section. As noted earlier, there is an important distinction between **direct assistance** and **indirect assistance**. The following programs offer **direct assistance**. You apply directly to a nonprofit organization or local government office for assistance with things like helping pay for the down payment on a home, paying for the rehabilitation of a home or paying rent on an apartment.

See the Appendix for **indirect assistance** programs where people in need of housing assistance do not apply directly for these funds.

DIRECT

FIRST TIME HOMEBUYER-SINGLE FAMILY MORTGAGE REVENUE BOND

The Florida Housing Finance Corporation administers a single family bond program that provides lower interest rate financing to participating lenders. Applicants may apply for home loans from these lenders and receive a lower interest rate plus down payment assistance. The program is available statewide.

Who Can Apply: Individuals who want to buy homes	Housing Type: Homeownership
Cycle: Open annual	Primary Uses: Gap financing, acquisition of new or existing single family homes or condos

Florida Housing's First Time Homebuyer Program (FTHB) offers 30-year fixed interest rate mortgage loans to first time homebuyers through its network of participating lenders and lending institutions. Applicants who are not first time homebuyers may still be eligible for this program if the home being purchased is in a federally designated targeted area or the applicant is a qualified veteran. This program uses income and purchase price limits to determine eligibility.

A potential homebuyer must complete a six to eight hour face-to-face homebuyer education class, be able to qualify for a mortgage, and have a minimum 640 credit rating score. Borrowers must contribute a minimum of \$1,000 of their own funds into the transaction. The source of these funds cannot be gifts from family or friends. Income and purchase price limits apply—use the First Time Homebuyer Wizard at www.floridahousing.org and click the green First Time Homebuyer link for additional information. The Wizard will also provide contact information for participating lenders.

In conjunction with this program, Florida Housing offers two down payment and closing cost assistance programs in the form of second mortgage loans to help eligible homebuyers cover their down payment and closing costs:

- Florida Assist (up to \$7,500 available)
- Homeownership Assistance for Moderate Income (HAMI) Program (up to \$5,000 available)

Who Can Apply: First time homebuyers, qualified veterans, and persons purchasing a home in a federally designated target area

Program Contact:

Florida Housing Finance Corporation

227 North Bronough Street, Suite 5000

Tallahassee, FL 32301-1329

Phone: (850) 488-4197

Website: www.floridahousing.org

DIRECT

HOME-TENANT BASED RENTAL ASSISTANCE

This is a federal rental subsidy program providing payments to private landlords and property owners to reduce the housing expense of low and very low income tenants.

Who Can Apply: Very low income households and low income households	Housing Type: Rental
Cycle: Open	Primary Uses: Ongoing rent subsidies

The HOME Program allows cities and counties to create flexible programs that provide financial assistance to individual households so that they can afford to rent houses or apartments at the regular market rent rate. These rental subsidies are known as “tenant-based rental assistance.” Tenant-based rental assistance can be used for rental subsidy payments, security deposits and in some cases, utility deposits. The program may be administered by a local government department or agency, a Public Housing Authority or a nonprofit organization.

Tenant-based rental assistance is funded by HOME. It is similar to a Housing Choice Voucher which is funded by the HUD Section 8 program. Tenant-based rental assistance provides monthly rental subsidies to private landlords to help defray the cost of the rental unit for a Low Income tenant. Local Governments must have written tenant selection policies and criteria consistent with the purpose of providing housing to very low and low-income families. Cities and counties may choose to make the tenant-based rental assistance available to the general population or to designate the assistance to a specific segment of applicants such as persons with disabilities, victims of domestic violence, youth aging out of foster care or homeless individuals and families.

Units are selected by the tenant and are generally eligible if the rent is considered to be reasonable. Also, just like with other HOME-funded rental activity, the Section 8 Housing Quality Standards (HQS) must be used in HOME-funded tenant-based rental assistance activities.

In addition to providing monthly rental assistance, tenant-based rental assistance may also assist a tenant with the payment of the required security deposit and in some cases, the payment of utility deposits.

Who Can Apply: In most cases, new applicants must be considered Very Low Income (50% or less of Area Median Income); however, there may be instances where a Low Income Family (80% or less of Area Median Income) can receive assistance.

Program Contact:

Local Government Housing/Community Development Department. See the Section 3 County Resources for the contact information for your area.

DIRECT

HOUSING CHOICE VOUCHERS

This is a federal rental subsidy program providing payments to private landlords and property owners to reduce the housing expense of low and very low income tenants.

Who Can Apply: Very low income households and low income households	Housing Type: Rental
Cycle: Varies with each public housing agency	Primary Uses: Ongoing rent subsidies

Housing Choice Vouchers (sometimes referred to as Section 8 Vouchers) provide ongoing rental subsidies, known as Housing Assistance Payments, directly to private landlords on behalf of their low and very low income tenant. Funds for this program are appropriated by Congress directly to Public Housing Agencies, which administer the program and have the following areas of responsibility:

- Establishing Local Policies
- Determining family eligibility
- Maintaining the waiting list and selecting families for admission
- Calculating the family share of the rent and the amount of the Housing Assistance Payment (the rental subsidy).
- Assisting persons with disabilities in finding satisfactory housing
- Approving rental units, including assuring compliance with housing quality standards and determining the reasonableness of rent
- Making housing assistance payments to landlords
- Complying with Fair Housing and Equal Opportunity requirements

The PHA also administers a voluntary program- The Family Self Sufficiency program- to promote the development of local strategies for coordinating the use of Housing Choice Vouchers with public and private resources to help eligible families achieve economic independence. The objective of the program is to create an individualized five year plan to assist these families in obtaining employment that will allow them to become self-sufficient and not dependent on future rental assistance.

Who Can Apply: In most cases, new applicants must be considered Very Low Income (50% or less of Area Median Income), however there may be instances where the public housing agency is able to assist a Low Income Family (80% or less of Area Median Income).

Program Contact:

Contact Housing Authorities in the area you wish to live. Look on the web at <http://www.hud.gov/offices/pih/pha/contacts/states/fl.cfm> or see the Section 3 County Resources for the contact in your area.

DIRECT

WEATHERIZATION ASSISTANCE PROGRAM

Who Can Apply: Individuals, multifamily property owners	Housing Type: Homeowner or rental
Cycle: Open	Primary Uses: Grant for weatherization upgrades

The Weatherization Assistance Program provides grants to Community Action Agencies, local governments, Indian tribes, and nonprofit organizations to provide specific program services for low income families of Florida. Program services are offered statewide.

The mission of the program is to reduce the monthly energy burden on low-income households by improving the energy efficiency of the home. The Weatherization Assistance Program offers free services to homeowners and renters including weather stripping, caulking, window and door replacement, and minor repairs to walls, ceilings, and floors. Other actions may include installation of attic ventilation, solar reflective coating on the roofs of manufactured homes, solar screens, repairs or replacement of inefficient heating and cooling units, and the repair or replacement of water heaters.

Eligible Applicants/Application Process: To qualify for the Weatherization Program, the total household income may not be more than 200 percent of the national poverty level. Preference is given to applicants who are elderly or have a disability, families with children 12 and under, and households with repeated high utility bills.

Program Contact:

See the Section 3 County Resources for the contact in your area. Alternatively, use the following link for a directory of local community agencies that administer the program:

Website: www.floridajobs.org/job-seekers-community-services/community-services/weatherization-assistance-program

This program is monitored by the following state agency:

Florida Department of Economic Opportunity

Division of Housing and Community Development, Community Assistance Section
107 E. Madison Street MSC-400
Tallahassee, FL 32399-6508
Phone: (850) 717-8450

Section 4: Personal Assessment Tool

This *Guide* answers questions about how to make housing more affordable and accessible.

- Section 1 includes several Housing Options, which are independent living arrangements that you can think about for yourself. You'll learn more details and considerations below.
- Section 2 contains housing assistance programs that can help you finance the Housing Option you choose for yourself.
- Section 3 provides the phone numbers for the agencies in your area that may be able to help with your housing plans.

This *Guide* provides many answers, but the most important answers must come from YOU. Your housing plan is about what living arrangement is best for YOU. The questions, checklists and games included below are incomplete until YOU supply the answers that are right for your circumstances.

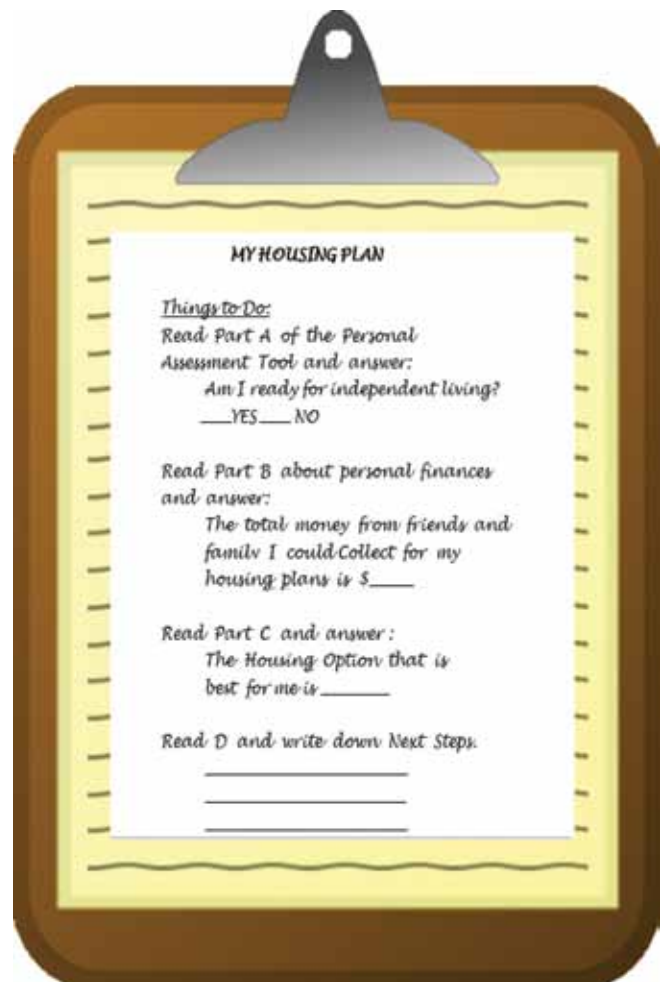
Overview of the Personal Assessment Tool

There are four parts included below to help as you make housing decisions.

- Part A starts at the beginning with questions about whether independent living in the community is right for your circumstances. This may be an important first step for some readers who currently live with their families or have limited experience with independent living.
- Part B asks important questions about the money you have access to through yourself or the people you know. Knowing about your personal finances is important

before you apply for any type of housing assistance.

- Part C provides details and considerations about the Housing Options you have read about. The questions included here can help you decide what independent living arrangements are best for you.
- Part D covers practical questions to help you decide the next steps of your housing plan. This includes a housing inspection checklist you can use when examining housing where you might want to live.



PART A: Are You Ready for Community Living?

The many different housing options introduced in Section 1 mostly share some key characteristics:

- Support services help you maintain a home and participate in the community.
- Your personal choice and control are maximized.
- The people who supply your housing are very often separate from those who offer you supports. In this way, if you choose to relocate in the area, your support people may continue to work with you.

Living Facilities (ALFs), for example, are good places to live for individuals who have a good degree of independence but who can use onsite assistance from staff.

What is your current level of independence?

Do you have a job? ___ YES ___ NO

Do you have income every month? ___ YES ___ NO

Can you travel by yourself? ___ YES ___ NO

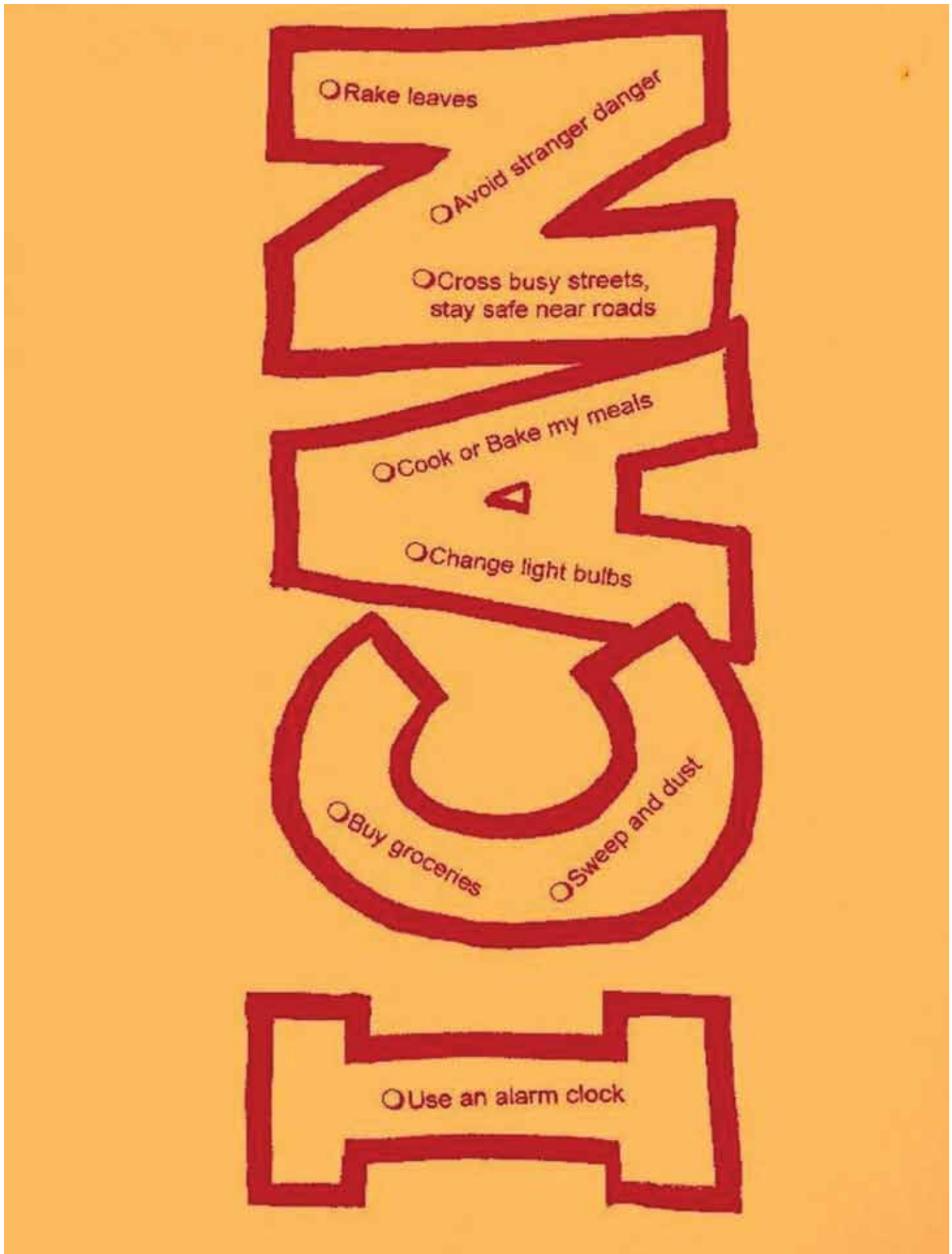
Have you lived independently in the past? ___ YES ___ NO

Levels of Independence

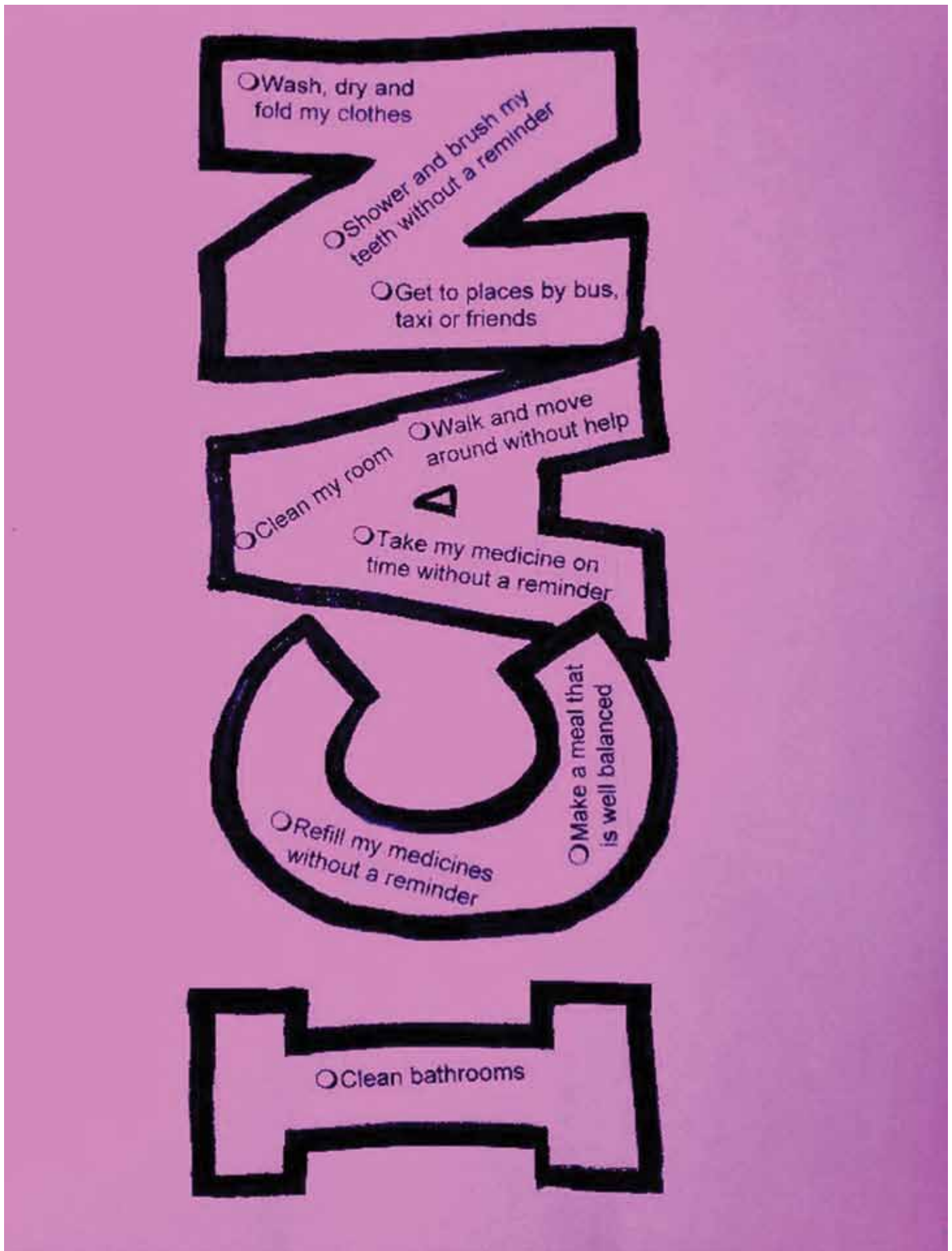


This pyramid shows that each housing option offers you a different level of independence. Some options require a high level of independence. For example, many homeowners with a disability must be independent enough to have employment income which helps pay the monthly mortgage. On the other hand, some community living options offer more intensive support for those who need help with more activities of daily living. Assisted

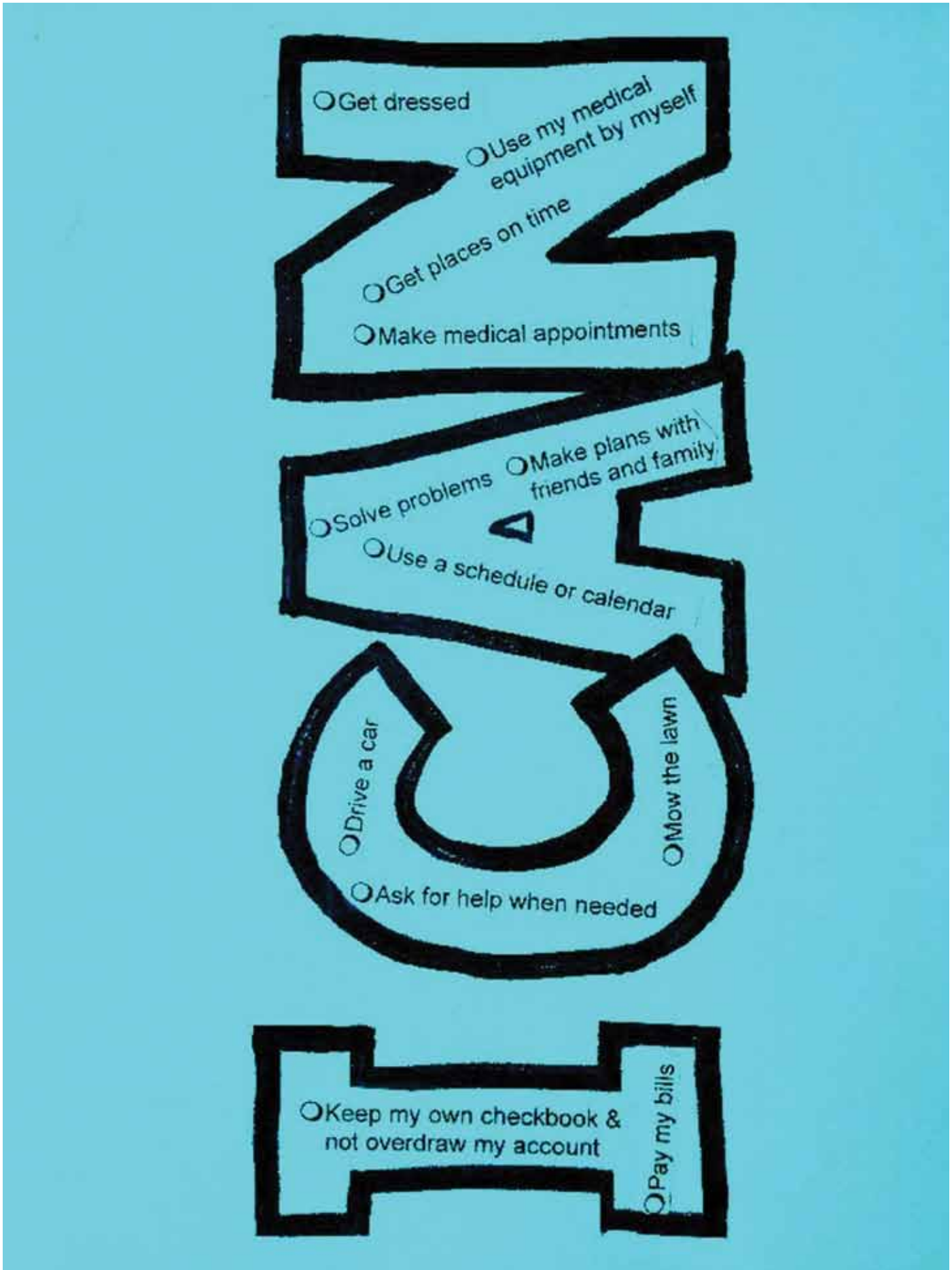
I CAN EXERCISE: Check all the items you can do.



I CAN EXERCISE: Check all the items you can do.



I CAN EXERCISE: Check all the items you can do.



The Importance of a Support Network



Without supports you can count on, you may not reach your goal of independent living. You need a 'circle of support.'

FAMILY: Your family and friends play a significant part in your circle of support. Even once affordable housing has been attained; it is your circle of support that helps makes inclusive community living a success. Family members and family friends have many resources that contribute to long-term housing affordability:

- They can assist with routine maintenance and upkeep of the lawn.
- They can complete house repairs, which may contribute to a smaller repair budget by avoiding the need to hire a contractor.
- They can help you travel to the places you regularly go.

SUPPORT COORDINATOR: You may also have the opportunity to choose an independent support coordinator who helps you develop an annual support plan to identify and coordinate the services you need. The coordinator can help you choose an variety of supports to help manage daily life.

Some In-Home Supports

Although those who provide housing are usually different from those who provide supports, there are exceptions. Assisted living facilities often have in-home staff to provide daily support. The same is sometimes true for the shared living

housing option. That happens when Section 811 funding is provided, for example.

Many individuals with disabilities who live independently have some source of financial assistance like a Medicaid waiver to pay for service providers who offer regular support. Community -based services may be available to help you with support staff who do not live with you but instead visit daily or several times a week.

Which of these services do you think you will need to live on your own?

- Basic Cooking Classes
- Basic housekeeping classes
- Help with Communicating with the bank, doctors etc.
- Someone to help with cooking and cleaning
- Make my apartment accessible for me.
- Employment training
- Help with banking and bill paying
- Health Care
- Home Health Aides
- Meals
- Emergency response buttons and cords
- Social and Leisure Activities
- Transportation

List 5 People who provide your important supports

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



Do You NEED It or Do You WANT It?

Not all housing options will have everything you would like to have. Answer the following questions to get a better understanding of what you really NEED to live on your own and what you WANT to make it more comfortable.

Of these items, which do you NEED and which do you WANT?

Living alone __Need __Want

Having a first floor unit __Need __Want

Having a unit on an accessible route from street to front door __Need __Want

Close to public transportation __Need __Want

Being less than 30 minutes away from the regular places I go to (like the grocery store, work, school, family, shopping, doctor's office). __Need __Want

Getting help to live on my own __Need __Want

Central air conditioning __Need __Want

An extra bedroom __Need __Want

Large closets __Need __Want

Garage __Need __Want

Paved driveway __Need __Want

A washer and dryer in the unit __Need __Want

Two or more bathrooms __Need __Want

A big yard __Need __Want

Entrance ramps and wide entrances __Need __Want

Accessible kitchens and bathrooms __Need __Want

A large kitchen __Need __Want

An alarm/security system __Need __Want

No carpeting __Need __Want

Having a pet __Need __Want

Note: Some landlords have policies that will keep you from having certain types of pets or from having a pet at all. Assistance animals—also called service animals—are not considered pets and will be allowed.

What are your top three choices for where you want to live? A different City? A certain neighborhood?

1. _____
2. _____
3. _____

Are there certain types of housing you prefer?

- A house
- An apartment with an upstairs and downstairs
- A building that may have 2 – 4 apartments
- Low-rise apartment
- High-rise apartment

Do you want to rent or own your home?

Rent _____ Own _____



“Keys to Success” Game

The words below describe things that can help make your experience of living on your own successful. All of these things are good, but 3 of them are very important. Circle the 3 you think are most important. Look for the answers on the next page!



- Housing in Good Condition
- Housing that is Affordable
- Support staff lives nearby
- Two or more Bathrooms
- Great Public Transportation
- Flowers in the Yard
- Friendly Neighbors
- Integrated Housing
- Live near family & friends
- Big Bedrooms
- Central Air Conditioning
- Extra Parking
- Housing that is Accessible
- Rooms painted your favorite color

ANSWERS LOCATED ON THE NEXT PAGE

What are the three most important KEYS that unlock the door to appropriate housing for people with disabilities? According to a recent policy paper by Metro Fair Housing Services in Georgia, the Top 3 KEYS to Success are:

- **Housing that is Affordable:** Finding housing that is affordable is the most important thing you can do to achieve success with independent living. This *Guide* is full of resources that can help make housing more affordable
- **Housing that is Accessible:** The place you call home must be built to accommodate for mobility or other specific needs.



- **Housing that is Integrated:** Integration is about how close your place is to other, nondisabled housing. It is about the accessibility of the community all around your home, including sidewalks, mailboxes, transportation, common areas, shopping, recreation, worship and employment. Most importantly, real integration means having support services that you require to live successfully in the community.

Footnote: *Shut Out, Priced Out and Segregated: The Need for Fair Housing for People with Disabilities* A Public Policy Report, Metro Fair Housing Services, Inc. August 2011. Report available online at <http://metrofairhousing.com/shutout.htm>

PART B: What Financing Do You Bring to Your Housing Search?

Before applying for anything, first think about the money you have of your own or through people you know. Check all of the following financial resources that you bring to your housing search. These resources are explained in detail in the middle of the Finance Section.



Supplemental Security
Income (SSI) monthly
benefit: \$ _____

Social Security Disability
monthly benefit: \$ _____

Other disability-related
monthly assistance: \$ _____

Employment income: \$ _____

Monthly money from odd
jobs: \$ _____

Other income source
_____ : \$ _____

- Donation from my church
- Donation from a community service club
- Free labor from a church or club
- Free labor from friends or family
- Family will pay for security deposit and moving costs
- Donated land
- Family assistance to buy a home
- Savings from income or an Individual Development Account



Two focus groups of people with disabilities and their family members helped in the development of this housing Guide.

Participants enjoyed playing the 'Stay on Budget' game with M&Ms!



“Stay Within Budget” Game

Each person who is seeking housing has a certain amount of money to pay for housing. The money comes from your personal finances along with financial support like the sources listed in this housing *Guide*.

For this game, consider that you have a 25-coin budget. To play, gather together 25 coins, or you can use dried beans, pieces of candy or small scraps of paper. Place your coins in the circles below to show your choices. Some of the options you choose indicate basic housing needs, which other choices show your preferences.

Hint: You won’t have enough coins to get everything in Column B or Column C. If you do not choose a Column B or C option, you will automatically get the Column A option.

Feature	A	B	C
Size of Rooms	Small	Large bedroom <input type="radio"/> <input type="radio"/>	Extra bedroom <input type="radio"/> <input type="radio"/> <input type="radio"/>
Location	1 hour away from the city of your preference	15 minutes away from city of preference <input type="radio"/> <input type="radio"/>	The city of your preference <input type="radio"/> <input type="radio"/> <input type="radio"/>
Indoor Temperature	Only Ceiling Fans provided	Most rooms have wall air conditioners <input type="radio"/> <input type="radio"/>	Central air conditioning <input type="radio"/> <input type="radio"/> <input type="radio"/>
Transportation	No access to public transportation	Access to public transportation <input type="radio"/> <input type="radio"/>	30 minute walk to regular places you go <input type="radio"/> <input type="radio"/> <input type="radio"/>
Community Living Support	On your own with no supports	Limited supports available <input type="radio"/> <input type="radio"/>	Full support for living independently <input type="radio"/> <input type="radio"/> <input type="radio"/>
Living Arrangement	Living with 2 Roommates and less privacy	One roommate <input type="radio"/> <input type="radio"/>	Living alone <input type="radio"/> <input type="radio"/> <input type="radio"/>

Feature	A	B	C
Accessibility Features	No accessibility features	Entrance ramps and wide doorways <input type="radio"/> <input type="radio"/>	Accessible ramps, doorways, kitchen and bedrooms <input type="radio"/> <input type="radio"/> <input type="radio"/>
Bathrooms	1 bathroom with no accessibility	1 accessible bathroom <input type="radio"/> <input type="radio"/>	2 accessible bathrooms <input type="radio"/> <input type="radio"/> <input type="radio"/>
Storage	Minimum Storage	Average storage <input type="radio"/> <input type="radio"/>	Good storage <input type="radio"/> <input type="radio"/> <input type="radio"/>
Quality of Interior	Floors, walls, cabinets and lighting are lowest quality	Average quality <input type="radio"/> <input type="radio"/>	Good quality <input type="radio"/> <input type="radio"/> <input type="radio"/>
Washing Clothes	Laundromat is down the street 2 blocks	Washers and dryers shared by all residents <input type="radio"/> <input type="radio"/>	Washer and dryer in your home <input type="radio"/> <input type="radio"/> <input type="radio"/>
Options	Garage <input type="radio"/> <input type="radio"/>	Big yard <input type="radio"/> <input type="radio"/>	Large kitchen <input type="radio"/> <input type="radio"/> <input type="radio"/>
	A paved driveway <input type="radio"/>	Having a pet <input type="radio"/> <input type="radio"/>	Security system <input type="radio"/> <input type="radio"/> <input type="radio"/>



PART C: Questions About Each Housing Option

Housing Option #1: Subsidized Rental Units



Search for Subsidized Rental Units

Below, write down places where you would like to rent. Here are some ways to search:

- If you have access to the internet, search for the right rental place for you on www.floridahousingsearch.org. Detailed search instructions for this website are included in the introduction to Section 3.
- As an alternative, you can call 1 (877) 428-8844 toll free to receive help from the staff at www.floridahousingsearch.org.
- Also look at the rental housing providers listed in the Section 3 County by County Resources.

Name of Rental	Address	Monthly Rent	Office Phone Number

Housing Option #2: Monthly Rent Assistance



Questions to Ask Yourself about Renting

- Do I want to live alone or with roommates?

- How many bedrooms do I need?

- What kind of bathroom do I need? Some bathrooms are large. Many are smaller bathrooms that might be just as functional. Accessibility is a big consideration here.

- What options do I have for traveling to the regular places I need and want to go to, and how long will it take?

- Am I thinking of moving to another part of the state or country in the future?

- What do I know about the safety of the neighborhood where I am thinking of renting?



Brian Hartle and his mother Judy participated in a focus group to review this Guide. Brian is recently living independently for the first time ever. With help from supportive living staff, he was able to locate an affordable apartment in a month. Brian lives in a subsidized rental apartment, so even though his monthly income is less than \$1000 he pays an affordable rent equal to less than 20% of his income.

Housing Option #3: Shared Living

Thinking About Roommates: Look at this Roommate Questionnaire. Fill this out yourself to help you get a better idea of what kind of roommate you will be and things that you want in a roommate.



Questions to Ask Potential Roommates

(Also be prepared to share your own answers to these same questions)

What are your interests? What are things you like to do?

- Hobbies
- Participatory Sports
- Spectator Sports
- Social Activities
- Cultural Activities
- Travel
- Work or School

- Arts & crafts
- Fishing
- Visiting neighbors
- Relaxation activities
- Community outings
- Cooking
- Movies/concerts
- Recreation Parks
- Shopping
- Other: _____

What is your schedule?

How often are you away from home during a regular day and evening? _____

Do you have a job that is paid or unpaid? ___ YES ___ NO

Do you go to classes or a training program? ___ YES ___ NO

Do you have a sleep pattern that is different than many people? ___ YES ___ NO

What kind of transportation do you use most of the time?

Circle an answer to indicate how you like your home to be:

Neat or Messy

Noisy or Quiet

Your Way or Not Picky

Busy or Relaxed and Slow

I'm a 'Morning Person' or I'm a 'Late Night Person'

Questions about Responsibilities

Check all of the following chores you are willing to do at this new home with or without help.

- Use the dishwasher
- Wash pots and pans
- Wash and set the table
- Clear the kitchen table
- Put leftover food away
- Clean the kitchen floor
- Cook/bake for self
- Cook/bake for others
- Vacuum the home

- Dust the furniture
- Do your laundry
- Clean your bedroom
- Put your things away in common areas
- Clean the bathroom
- Take out the trash & recycling
- Mow the lawn
- Water and weed outdoors
- Plant flowers, a garden
- Rake leaves
- Sweep outside
- Clean windows
- Other _____
- Other _____
- Other _____

Questions about Indoor Air

Do you have allergies? ___ YES ___ NO

Do you need certain foods, air filters or no pets? ___ YES ___ NO

Do you have a pet that may live in this home? ___ YES ___ NO

Do you smoke in the home? ___ YES ___ NO

Is smoking a concern? ___ YES ___ NO

Questions about Visitors

How involved are your parents? What decisions do they make or help you make?

How often will you have your family and friends visiting?

If your roommate has friends with children coming inside the home, would this be a concern for you?

YES NO

Who are your Supports Coordinator and caregivers? How important is it for you to keep the same people?

Other Roommate Questions

Do you want friendship from a roommate, or just a person to share a house with?

Do you agree to split all bills 50/50 and will you pay on time?

YES NO



ROOMIES!

What special occasions and holidays do you observe or celebrate?

What is your religion and place of worship?

My religion is: _____

Are there any concerns? Do you have ethnic or cultural preferences?

What other things do you want to tell me about your interests, personality, preferences and needs?

Housing Option #4: Assisted Living Facilities

Questions to Ask Yourself about Assisted Living Facilities

Do I need the level of in-home assistance available at an ALF?

Could I successfully live in a place without in-home assistance and instead with daily or regular visits from support providers?

Assisted living facilities have lots of rules that all residents must follow. What is my own experience of living with a list of rules and any type of schedule?

As with Shared Living, assisted living facilities involve having roommates. Do you have experience with having roommates? If not, do you think you would be a good roommate? In what ways are you easy to live with?

Assisted living facilities provide in-house supports. Will it be hard to give up the regular support of those who help you now?

Compared with the other housing options, there are fewer places to apply for financial assistance for living in assisted living facilities. Do you and your family have the ability to pay the monthly assisted living facility housing cost?



Examples of small sized ALFs in Brandon, Panama City and Tampa.

When touring an assisted living facility, use the following questionnaire. During the tour, ask yourself:

- Does the place feel homey?
- Is the common area comfortable?
- Are the activities planned outside the facility fun and affordable?
- Did you meet people who you would enjoy getting to know later?
- Does the facility feel safe and secure?
- Do you feel comfortable in the neighborhood?
- Are the staff people pleasant?
- Did there appear to be enough staff?
- Did today's meal look & taste good (if available)?
- Is your room a good size with enough storage space?



Assessing Assisted Living Facilities: Questions to Ask

Is a private room available now? ___ YES ___ NO

Can I choose my room? ___ YES ___ NO

Do rooms have private bathrooms with a shower or tub? ___ YES ___ NO

Do bathrooms have grab bars in showers and raised toilets ___ YES ___ NO

Is a roll-in shower available? ___ YES ___ NO

Is there a kitchen or small refrigerator in the room? ___ YES ___ NO

Can I stay here if I need to use a walker or wheelchair (now or in the future)? ___ YES ___ NO

Do you have these special staff or will you help arrange services for an extra cost?

Registered nurse? Have Will Arrange

Activities director? Have Will Arrange

Social worker or someone who finds services? Have Will Arrange

Beautician/Barber? Have Will Arrange

Home health? Have Will Arrange

Food (ask for a menu)

Do you offer choices at each meal? ___ YES ___ NO

Do you eat at a set time? ___ YES ___ NO

May I sit where I want? ___ YES ___ NO

May I eat in my own room? ___ YES ___ NO

May visitors eat here? ___ YES ___ NO

What is the monthly base rate for a room (ask for an admission packet):

How much help with personal care (such as bathing, dressing or getting in and out of a chair) can you provide?

Supervision only (I do it myself) ___ YES ___ NO

Assistance (you help me to do it myself) ___ YES ___ NO

Hands-on help (you do it for me) ___ YES ___ NO

Does monthly rate include the following or is there an extra cost?

Three meals and snacks every day? ___ YES ___ YES Extra Cost ___ NO

Weekly housekeeping? ___ YES ___ YES Extra Cost ___ NO

Making bed daily? ___ YES ___ YES Extra Cost ___ NO

Washing linens (sheets & towels)? ___ YES ___ YES Extra Cost ___ NO

Personal laundry? ___ YES ___ YES Extra Cost ___ NO

Parking space for my own car? ___ YES ___ YES Extra Cost ___ NO

Transportation to medical appointments? ___ YES ___ YES Extra Cost ___ NO

Transportation to shopping? ___ YES ___ YES Extra Cost ___ NO

Telephone jack available for my telephone service? ___ YES ___ YES Extra Cost ___ NO

Cable TV hookup? ___ YES ___ YES Extra Cost ___ NO

Help with medications? ___ YES ___ YES Extra Cost ___ NO

Help with shower? ___ YES ___ YES Extra Cost ___ NO

Does monthly rate include the following or is there an extra cost? (continued)

Help with dressing/grooming? ___ YES ___ YES Extra Cost ___ NO

Help with incontinence? ___ YES ___ YES Extra Cost ___ NO

Help with eating? ___ YES ___ YES Extra Cost ___ NO

Do you accept Medicaid or other government assistance to cover room, board, and personal care? ___ YES ___ YES Extra Cost ___ NO

Rules (ask for a copy of the house rules)

May I decide when to wake up and go to sleep? ___ YES ___ NO

Are pets allowed at the facility? ___ YES ___ NO

May I have visitors at any time? ___ YES ___ NO

Under which of these circumstances would I have to move out of this facility?

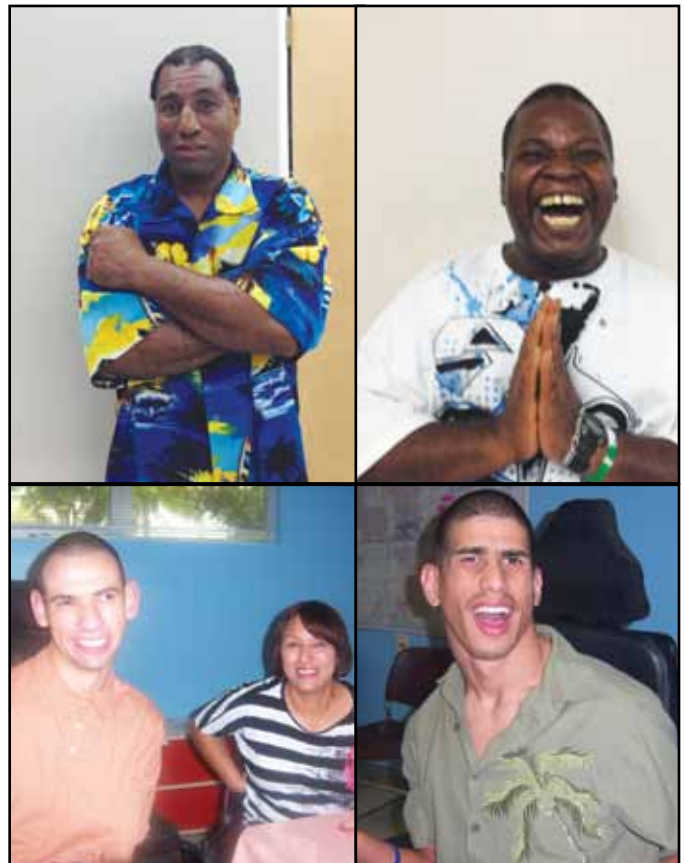
- Incontinence
- Dementia
- Need for injections
- Needing more help than I do now
- Need for someone to give me my medications

Activities (ask for activity calendar)

- How often is exercise offered?
- What types of activities are offered out of the building?
- Do people from the community offer activities here? ___ YES ___ NO

May I have a tour of the facility and see the room I would be renting?

May I talk to a resident privately?



Anthony Martin (top left), Richard Miller (top right), Roque Cespedes (bottom left) and Anthony Acosta (bottom right) are all featured in the beginning of this Housing Guide. Each of them (along with Roque's mother) participated in focus groups that helped develop this Housing Guide.

Housing Option #5: Home Repair

Questions to Ask Yourself about Home Repair Assistance

How well do you get along with and live with your family?

Do you have an adequate daily support system with your family?

If you are living in your family home, what accessibility improvements would make it even better to live there?

Repair programs often only offer assistance to those who own and occupy a home. Does your family own the home?



Before and after photos of bathroom repairs financed with SHIP.

Housing Option #6: Buying a Home

Questions to Ask Yourself about Buying a Home

Do I have enough money for a down payment?

What home maintenance responsibilities can I do myself? What options do I have for free or low cost assistance with home maintenance?

Do I plan on staying in a home I buy for at least 5 to 7 years? This is the approximate time that it takes to make buying a financially positive option.

Are my monthly finances stable enough to pay my mortgage each month?

In addition to applying for purchase assistance, what other resources are available to me? Can I get purchase assistance donations from family? From my church or community organizations? By saving in an Independent Development Account?

What do I know about the condition of the house I want to buy and the neighborhood it is in? This is one of the big questions to ask when house shopping, so use the home inspection checklist in Part D on next page.

PART D: Next Steps

Consider the following topics as you continue with your housing search.

Roommates

Your best possible roommate might possibly be someone you already know. Some possible roommates might have a disability and also be interested in living independently in the community. You may also know someone without a disability who would make a good roommate and who might be one of the people who provide you supports.

Who are some people I already know who may want to live with me some day as a roommate?

Review a Roommate Matching List provided by your local Agency for Persons with Disabilities office. List potential roommates that you find this way.

Bedrooms Needed

In general, most people want as many bedrooms as they can get. But remember that housing costs increase with each additional bedroom you need. Think about the fewest number of bedrooms you absolutely need in order to find the most affordable place to live.

How many bedrooms do I need?

_____ Bedrooms

Daily Activities

Working, schooling and volunteering are three common activities that determine the places people go to every day or regularly. Knowing the answers to these questions make a big difference in knowing which city or neighborhood you want to live in.

Do you have a job now or do you plan to work when you move to your new place? OR Do you take education classes or volunteer?

Community Involvement

Think about opportunities to share your interests with other people in the community. Joining community groups and associations is a great way to make new friendships. You could be active in local park activities, get involved at a church of your choice, or volunteer at a hospital. Being a part of the community is an important part of having success with community living.

What community involvement and friendship opportunities do I want?

Barriers to Housing

Finding a place that is 1) accessible and 2) something you can afford are sometimes the two biggest hurdles to overcome. This *Guide* helps with these two barriers, but think if you have difficulty getting housing.



Finding an accessible and affordable place to live are the two biggest barriers to overcome.

Do you have any of the following barriers to housing?

Your Reputation

- No rental history
- Landlord references
- Credit history
- Eviction from housing

Housing Discrimination

- Renting
- Buying

Past Problems

- Criminal record
- Abusing drugs or alcohol

Solutions To These Barriers

If you need a solution to any of the barriers on the previous page, get help from a family member, friend or support person. Together you can read the following details.

Your Reputation

Landlords and other housing providers want to get to know you. They ask themselves:

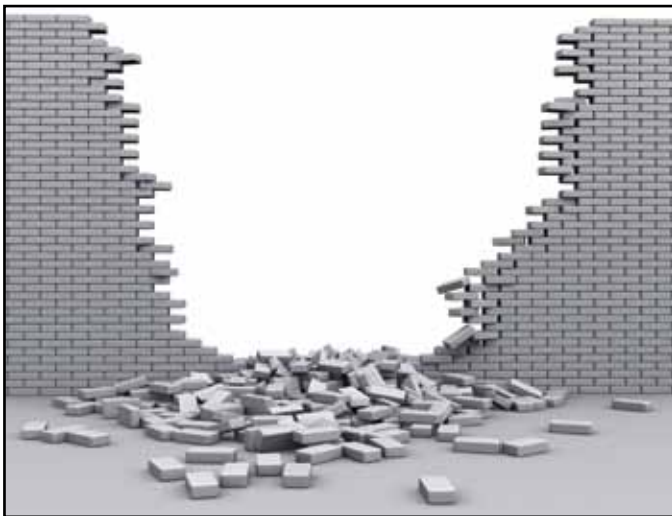
- “Will they pay on time each month?”
- “Will they keep the place clean and in good condition?”
- “Will they be good and fair to deal with?”

Housing providers want to learn about how you have behaved in the past. This is your reputation. They learn about you by:

- Asking for a reference about places where you have lived before. However, some people have only lived with their own families before, so they cannot provide references.
- Checking your credit report, which reports on the payments you have made to people you owe money to. However, some people have no credit history OR their history shows that money was past due to a landlord, a utility company, or some other creditor.
- Making sure you were not asked to leave a place where you used to live, due to lack of payment or other trouble.



These are all problems that can delay your housing plans. The solution is to build up a good reputation. If you have bad credit, work to pay off debts that you have. Contact the Florida Housing Coalition at (850) 878-4219 or info@flhousing.org to help you identify a credit counselor near you to assist. Even people with no credit history can work to build up an 'alternative credit history.' This means showing a housing provider that you have a record of at least 12 months paying for things that often do not show up on a credit report. The record should show that you have made payments in your name for things like rent, utility bills, cell phone bills, car insurance and other bills. If the people you have made payments to will write letters about your good payment history, housing providers can use this as proof that they can trust you to pay your housing costs.



Discrimination

Federal law does not allow housing providers to discriminate if a person has a disability. If you think you have experienced discrimination, you may be able to get free or low cost legal assistance. Several legal services offices across the state provide legal help to low income persons who cannot afford a lawyer. A directory of these offices is available by calling (850) 385-7900 or visiting this web link: <http://www.floridalegal.org/programs.htm>

Past Problems

These are problems that can significantly delay your housing plans. Those with a criminal record are not permitted to live in some types of rental public housing. Since this is a problem that affects many, some communities offer housing for those with records, but this is not common. If you have a criminal record and have difficulty finding housing, you cannot claim any legal protection against discrimination.

The opposite is true for people who have recovered alcohol or substance abuse. This is a type of disability protected from discrimination under the Americans with Disabilities Act (ADA); however, it does not protect those still currently abusing drugs or alcohol. You may be able to get help if legal assistance is needed. Several legal services offices across the state provide civil legal assistance to low income persons who cannot afford a lawyer. A directory of these offices is available by calling (850) 385-7900 or visiting this web link: <http://www.floridalegal.org/programs.htm>

Home Inspection



What should I check when inspecting a place where I want to live?

When searching for a place to live, you may

see so many homes that you cannot remember them. If possible, take a digital camera to help remember what you have looked at. Fill out this inspection checklist for each place you visit.

Things to inspect in a place where I want to live

Date	
Address	
Monthly housing cost	\$
# of Bedrooms	
# of Bathrooms	

Housing Features

- Adequate lighting throughout the place
- A portable fire extinguisher is located in kitchen
- One working window in each room.
- Good air circulation throughout the place

If utilities are turned on, do the following tests:

- Flush toilet to confirm working condition
- Hot and cold water run out of all faucets
- Bathroom has one opening window or exhaust ventilation
- Stove and Refrigerator are functioning properly
- Is the refrigerator freezer on the bottom?
- Ceiling fans are functioning properly



Outdoor Area

- There is a yard or outdoor space
- Enough outdoor space for a shed
- Large outdoor area
- Small outdoor area
- Grass or landscaping is in good condition

List other Amenities and 'Extras'

- Driveway
- Dishwasher
- Microwave
- Ceiling fans
- Central air conditioning
- Wall unit A.C.
- Recreational areas, swimming pool
- Residential programs
- Community or social space

Are there any features of the place that:

- Are broken
- Need repainting
- Are cracked
- Seem old or nearly broken

Neighborhood Evaluation

- Access to public transportation
- Within paratransit route
- Nearby Grocery Stores

Accessibility

Entry and Doors

- Accessible parking close to unit
- There is a covered parking area
- No-step entry or ramped entry
- Doorways - 32" or wider
- Lever style door handles
- Accessible elevators or unit on first floor
- Thermostat, light switches and outlets you can reach

Kitchen Features

- Low Counter[s]
- Minimum 27" knee space under kitchen counter
- Non-digital kitchen appliances and front controls on Stove/cook-top
- Drawers and cabinets that are easy to open

Bathroom Features

- Roll-in shower
- 'T' turn or 60" turning circle in bathrooms
- Minimum 27" knee space under vanities
- Grab bars or reinforced walls where a grab bar can be added

Safety

- One working fire alarm in an appropriate central location
- Carbon monoxide detector provided
- No danger of tripping in stairways, halls or walkways
- Alternate ways to escape are available in case of fire
- Elevator in safe, operating condition (if applicable)
- Ask the police department to pull a neighborhood report of the number of thefts and intersection accidents

Neighborhood

Are there any health hazards like:

- Dangerous steps
- Poor drainage
- Sewage hazards
- Air pollution
- Excessive trash
- Rodent infestation
- Fire Hazards
- Disturbing noises

24 Hour Review

Evaluate the neighborhood:

- In the early morning:* Are there loud noises disrupting the neighborhood?
- During the day:* Are there many people around or are neighbors away from home?

At Night

This might provide an opportunity to learn more from neighbors who are away from home during the day.

- Are people loitering on the street?
- Are there loud noises when people are trying to sleep?

Also inspect when it rains:

- Is there a puddle in your yard?
- Is there poor drainage?

Appendix A: Regional Offices of the Agency for Persons with Disabilities (APD)

When considering your housing needs, you must also consider the level of supports and services you will need to be successful in your living situation. The Agency for Persons with Disabilities (APD) is a resource that can assist you with applying for Medicaid Waiver services.

Northwest Region - Bay, Calhoun, Escambia, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Okaloosa, Santa Rosa, Wakulla, Walton, and Washington counties

2639 North Monroe Street, Suite B-100
Tallahassee, FL 32399-2949
Phone: (850) 487-1992
Fax: (850) 488-3763

Northeast Region - Alachua, Baker, Bradford, Clay, Columbia, Dixie, Duval, Flagler, Gilchrist, Hamilton, Lafayette, Levy, Madison, Nassau, Putnam, St. Johns, Suwannee, Taylor, Union, and Volusia counties

3631 Hodges Boulevard
Jacksonville, FL 32224
Phone: (904) 992-2440
Fax: (904) 992-2442

Central Region - Brevard, Citrus, Hardee, Hernando, Highlands, Indian River, Lake, Marion, Martin, Okeechobee, Orange, Osceola, Polk, Seminole, St. Lucie, and Sumter counties

400 West Robinson Street, Suite S430
Orlando, FL 32801
Phone: (407) 245-0440
Fax: (407) 245-0578

Suncoast Region - Charlotte, Collier, DeSoto, Glades, Hendry, Hillsborough, Lee, Manatee, Pasco, Pinellas, and Sarasota counties

1313 North Tampa Street, Suite 515
Tampa, FL 33602
Phone: (813) 233-4300
Fax: (813) 233-4302

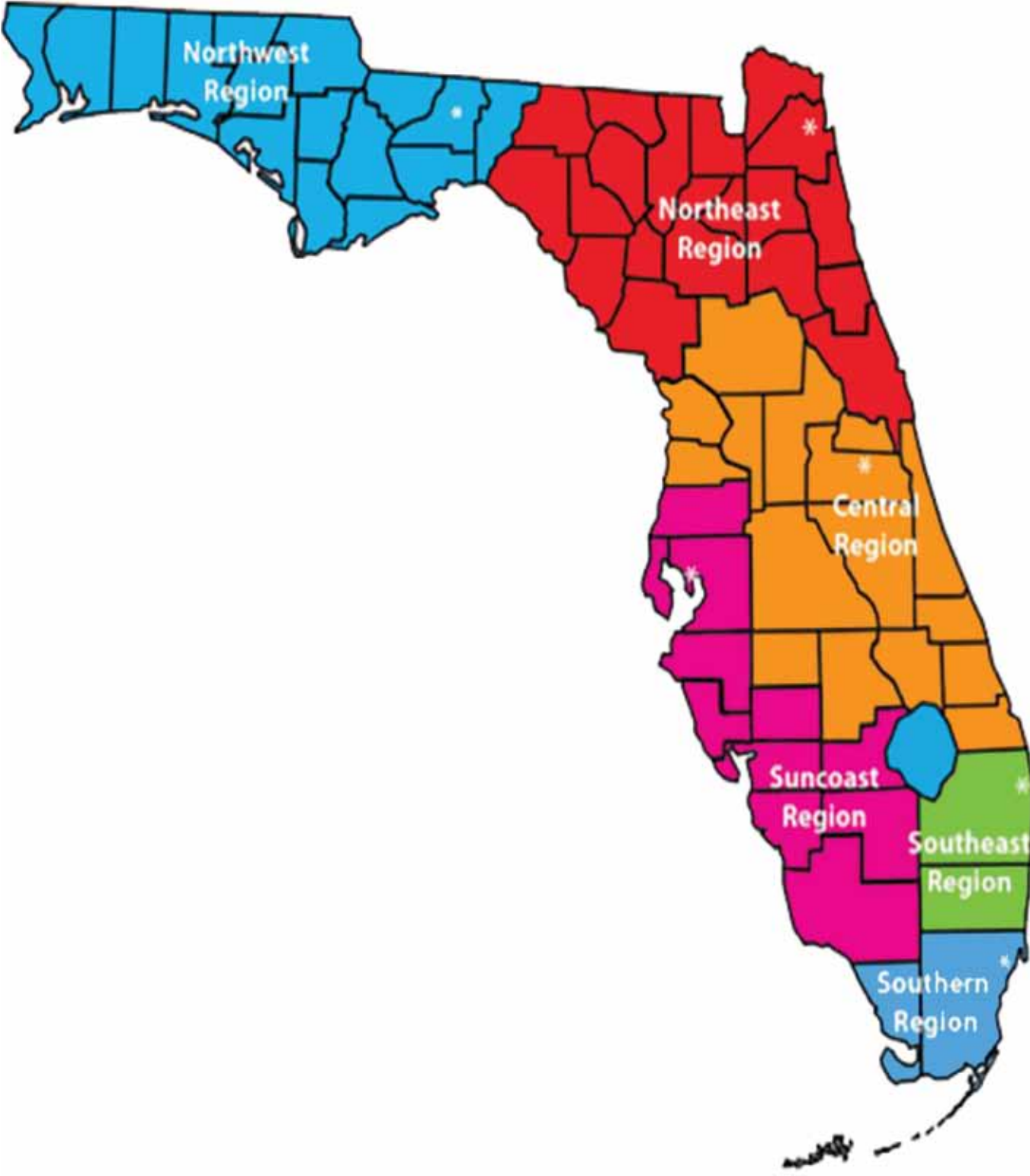
Southeast Region - Broward and Palm Beach Counties

111 South Sapodilla Avenue, Suite 204
West Palm Beach, FL 33401
Phone: (561) 837-5564
Fax: (561) 837-5598

Southern Region - Dade and Monroe Counties

401 NW 2nd Avenue
Suite South 811
Miami, FL 33128
Phone: (305) 349-1478
Fax: (305) 377-5028

Agency for Persons with Disabilities Regional Offices Map



Appendix B: Summaries of Indirect Assistance Financing Sources

This appendix offers details about several funding sources addressed in the financing chapter, Section 2. This level of detail may not be of interest to every reader. Self-advocates and other housing advocates may be interested in the following program details; however, to inform their lobbying and advocacy efforts.

As noted earlier, there is an important distinction between **direct assistance** and **indirect assistance**. The following programs offer *indirect assistance* programs where those in need of housing assistance do not apply directly for these funds.

Details about **direct assistance** programs—as well as programs that offer direct or indirect assistance—are included in the financing chapter, Section 2.

INDIRECT

COMMUNITY CONTRIBUTION TAX CREDIT (CCTC)

This program is a state tax incentive that allows businesses a tax credit on Florida corporate income tax, insurance premium tax, or sales tax refund for donations made to local community development projects. Businesses and Affordable housing projects are not required to be located in an enterprise zone to be eligible for the credit.

Who Can Apply: Corporations that make donations to community development and affordable housing nonprofits or government agencies	Application Cycle: Year round
Housing Type: Rental and homeownership	Primary Uses: Acquisition, construction, rehabilitation

The Community Contribution Tax Credit Program allows businesses that donate cash, property or goods to an approved community based organization or government agency to take a credit against Florida corporate income tax, insurance premium tax or sales tax refund. Approved sponsors of a project may construct, improve, or substantially rehabilitate housing, commercial, industrial or public facilities or promote entrepreneurial or job development opportunities for low income persons with income at or below 80 percent of the area median income.

For each dollar donated, business may receive \$0.555 and the donation may also be deducted from Federal taxable income. The annual amount of the credit granted is limited to \$200,000 per firm and \$14,000,000 for the state. Unused credits may be carried forward for up to 5 years. Prior to making a donation, approval must be obtained by the Division of Strategic Business Development, which is part of the State's Department of Economic Opportunity.

The most successful beneficiary for this program in the past decade has been local affiliates of Habitat for Humanity. Habitat affiliates seek approval under the program as community-based organizations and solicit and receive donations from qualified corporations who then make use of the tax credit. Each donor can give up to \$200,000 per year. The funds raised from the donations are used to purchase materials and supplies for the construction of affordable homes.

Program Contact:

Office of Tourism, Trade and Economic Development

The Capitol; Suite 2001

Tallahassee, Florida 32399-0001

Phone: (850)717-8578

Fax: (850)487-3014

Website: www.floridajobs.org/business-growth-and-partnerships/for-businesses-and-entrepreneurs/business-resources

INDIRECT

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

These federal funds may be provided as development subsidy, rental assistance or for repairs to rental housing in exchange for a requirement to serve low income clientele or clients living in a low income area.

Who Can Apply: State, cities and counties that do not receive a direct allocation; Affordable housing developers and owners	Application Cycle: Local government control based on annual legislative appropriation
Housing Type: Rental	Primary Uses: GAP financing, new construction, emergency repairs, rehabilitation, acquisition

Community Development Block Grant funding is accessed either at the State level (for small cities and counties), through the Florida Department of Economic Opportunity or, for larger cities and counties, through a locally designed process. Funds can be used for a wide range of programs, both housing and non-housing related.

Who Can Apply: Small cities and counties can apply once a year. Housing developers and owners can locally ask their respective city or county how these program funds are being used. There is a wide variation among cities and counties as to how they use these funds.

Program Contact: See the Section 3 County Resources for the contact in your area. Alternatively, use the following link for a directory of cities and counties that administer the program:

<http://portal.hud.gov/hudportal/HUD?src=/states/florida/community/cdbg>

Small cities and counties can contact the state office at:

Department of Economic Opportunity
107 East Madison Street, Caldwell Building
Tallahassee, Florida 32399-4120
Phone: (850) 717-8417
Website: www.floridajobs.org

INDIRECT

FEDERAL HOME LOAN BANK AFFORDABLE HOUSING PROGRAM (AHP)

The Affordable Housing Competitive Program is a flexible source of funding designed to help member financial institutions and their community partners develop affordable owner-occupied and rental housing for very low- to moderate-income households.

Who Can Apply: Nonprofits and for-profits through Federal Home Loan Bank members	Application Cycle: Annual, competitive
Housing Type: Rental or homeownership	Primary Uses: New construction, rehabilitation, acquisition

The Affordable Housing Program provides direct subsidies (grants) and below interest rate loans to Federal Home Loan Bank members (financial institutions) engaged in lending to local governments and for- and nonprofit corporations for the creation of affordable housing. Generally, these program funds are leveraged with other sources of funds for construction, rehabilitation, or development of housing that may be either rental or ownership. Housing providers request member banks in their community to sponsor their application in the once per year competitive cycle. The bank actually makes the application and the funds are passed through to the nonprofit to contribute to the development of the project. The funds are usually in a grant form so the end cost of the housing can be affordable to low or moderate income households.

Units that are subsidized by this program must serve households earning 80 percent or less of the area median income. Subsidies under the program must be used to finance the purchase, construction, and/or rehabilitation of the owner occupied and rental housing. Rental projects are required to insure that 20 percent of the total units are for very low income families.

Eligible Applicants/Application Process: Member Banks hold at least one competitive application cycle annually. Project sponsors must register through the Federal Home Loan Bank website in order to obtain a user ID and password (required to access the AHP application). Once the sponsor completes an application, it must be approved and submitted for review through a Federal Home Loan Bank member financial institution. Applications are ranked by score, in descending order, and funds are awarded until the available subsidies are exhausted.

Program Contact:

Federal Home Loan Bank of Atlanta

1475 Peachtree Street, N.E.

Atlanta, GA 30309

Phone: (404) 888-8173

Website: www.fhlbatl.com

For other Federal Home Loan Banks: www.fhlbanks.com

INDIRECT

FLORIDA COMMUNITY LOAN FUND

The Florida Community Loan Fund (Loan Fund), an independent, privately supported financial intermediary, provides capital and technical assistance to qualifying organizations with insufficient access to capital from conventional lending sources throughout the state of Florida. The Loan Fund seeks low-interest loans and equity capital contributions from socially concerned institutions and individuals. Contributions are then used to make below market interest rate loans to eligible nonprofits to support economic development, affordable housing and social services in urban and rural, low-income communities.

Who Can Apply: Nonprofit sponsors, mission focused for-profits	Application Cycle: Open
Housing Type: Rental, homeownership, supportive housing	Primary Uses: GAP financing, new construction, rehabilitation, acquisition

The Loan Fund provides various types of financing to meet the needs of non-profit organizations and mission-based for-profit organizations that develop affordable housing, supportive housing, community facilities, and economic development projects. This financing can include loans for new construction, preservation, rehab, acquisition, lines of credit, and/or longer term permanent financing.

Loans from \$20,000 to \$400,000, with variable terms and interest rates are made for the following: (1) low-income (persons at 80 percent or less of the area median income) housing development or improvement; (2) job creation (one job created or retained per \$10,000 borrowed) for low-income individuals; and, (3) social service loans, as long as the loan will positively impact the economic stability of a community.

Who Can Apply/Application Process: Nonprofit, 501(c)(3) organizations that have a strong community base and serve low income communities within the state of Florida may either complete a pre-application by mail or online.. If all criteria are met (management capacity, financial capacity and development impact, support and feasibility) and the Loan Fund's Board of Directors approves the request, a loan agreement is executed between the borrower and the Loan Fund. The Loan Fund provides flexibility in its loan products in an effort to meet borrower needs.

Program Contact:

Florida Community Loan Fund

3107 Edgewater Drive, Suite 2

Orlando FL 32804

Phone: (407)246-0846 Fax: (407)246-0856

Website: www.fclf.org

INDIRECT

HOME INVESTMENTS PARTNERSHIP PROGRAM (HOME)

A federal program providing affordable rental housing developers with property or land acquisition and construction subsidy in exchange for lower, more affordable rents.

Who Can Apply: Nonprofit and for-profit housing developers	Application Cycle: Varies
Housing Type: Rental	Primary Uses: Rental development subsidy

HOME can be used for property acquisition, new construction, and rehabilitation construction of non-luxury rental housing with suitable amenities. The funds are provided in exchange for a long term (at least 15 years) commitment to assist persons or households at 60% or less of area median income. Owners of HOME assisted rental property must rent the units at rates set by the U.S. Department of Housing and Urban Development (HUD) and adjusted annually.

HOME can also be used to fund an initial operating reserve for up to 18 months.

Funding may be provided by local governments (entitlement communities or participating jurisdictions, Home Consortium members and/or the State of Florida. Depending on the agency distributing the funds, HOME may be provided as a low interest rate loan, a deferred payment forgivable loan or a grant.

Who Can Apply: For-profit and nonprofit affordable housing developers.

Program Contact: See the Section 3 County Resources for the contact in your area.

Funds are also available by applying to the following state agency:

State HOME- Florida Housing Finance Corporation

227 North Bronough Street, Suite 5000

Tallahassee, FL 32301-1329

Phone: (850) 488-4197

Website: www.floridahousing.org

INDIRECT

HOUSING AND URBAN DEVELOPMENT SECTION 202 – HOUSING FOR ELDERLY PERSONS

HUD Section 202 is a multi-family development subsidy with project-based rental assistance for housing with supportive services for very low income elderly households.

Who Can Apply: Nonprofit housing developers	Application Cycle: Notice of Funding Availability (NOFA) at grants.gov
Housing Type: Rental, rental subsidies	Primary Uses: Acquisition, construction, rehabilitation, project-based rental assistance

The Section 202 program helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly (62 or older) with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc.

Section 202 provides capital advances to private nonprofit sponsors to finance the construction, rehabilitation or acquisition of supportive housing for very low income elderly households, including the frail elderly and provides rent subsidies for the projects to help make them affordable. The capital advance does not have to be repaid as long as the project serves very low income elderly persons for 40 years.

Project rental assistance funds are provided to cover the difference between the approved operating cost for the project and each tenant's contribution towards rent. Project rental assistance contracts are approved initially for 3 years and are renewable based on the availability of funds.

Program Contact:

U.S. Dept. of Housing & Urban Development

Jacksonville Office
Charles E. Bennett Federal Building
400 W. Bay Street, Suite 1015
Jacksonville, FL 32202
Phone: (904) 232-2627
Fax: (904) 232-3759

Miami Office

Brickell Plaza Federal Building
909 SE First Avenue, Room 500
Miami, FL 33131-3028
Phone: (305) 536-5678
TTY: (305) 536-4743
Fax: (305) 536-5765

Orlando Office

3751 Maguire Blvd., Suite 270
Orlando, FL 32803
Phone: (407) 648-6441
Fax: (407) 648-6310

Tampa Office

Timberlake Federal Building
500 E. Zack Street, Suite 402
Tampa, FL 33602-2945
Phone: (813) 228-2026
TTY: Dial 711 to use Florida Relay
Fax: (813) 228-2431

INDIRECT

HOUSING AND URBAN DEVELOPMENT SECTION 811-SUPPORTIVE HOUSING FOR PERSONS WITH DISABILITIES

This is a federal source of multifamily development subsidy and project-based rental assistance for housing combined with supportive services for very low income adults with disabilities.

Who Can Apply: Nonprofit housing developers; state and local housing agencies	Application Cycle: Notice of Funding Availability (NOFA) at grants.gov
Housing Type: Rental	Primary Uses: Acquisition, construction, rehabilitation, project-based rental assistance

The Section 811 program allows persons with disabilities to live as independently as possible in the community by subsidizing rental housing and provides access to appropriate supportive services.

Section 811 provides assistance in two ways: 1) by providing interest free capital investments and operating subsidies to nonprofit developers of affordable housing for persons with disabilities and 2) providing project rental assistance to state housing agencies.

Capital Advances are available to nonprofit sponsors to help finance the development of independent rental housing, condominium units and small group homes with the availability of supportive services. The Capital Advance can finance the acquisition, construction or rehabilitation of supportive housing. The advance does not have to be repaid as long as the housing remains available for very low income persons with disabilities for at least 40 years.

HUD also provides Project Based Rental Assistance for properties developed using 811 funds. This covers the difference between the approved operating costs and the amount a resident pays in rent (usually 30 percent of their income). The initial term of the project rental assistance is 3 years and can be renewed if funds are available.

Each project must have a Supportive Services Plan reviewed and approved by an appropriate state or local agency. Services may vary depending on the target population and may include case management, training in independent living skills and assistance in obtaining employment. Residents can elect to participate in any of the offered services, but they are not a condition of residency.

A demonstration program for Project Based Rental Assistance is also available through the 811 program. Under this program, state housing agencies entering into partnerships with the state health and human services and Medicaid agencies can apply for rental assistance for new or existing affordable housing developments funded by Low Income Housing Tax Credits, HOME or other sources of funds.

Program Contact:

U.S. Department of Housing and Urban Development

Jacksonville Office
Charles E. Bennett Federal Building
400 W. Bay Street, Suite 1015
Jacksonville, FL 32202
Phone: (904) 232-2627
Fax: (904) 232-3759

Miami Office

Brickell Plaza Federal Building
909 SE First Avenue, Room 500
Miami, FL 33131-3028
Phone: (305) 536-5678
TTY: (305) 536-4743
Fax: (305) 536-5765

Orlando Office

3751 Maguire Blvd., Suite 270
Orlando, FL 32803
Phone: (407) 648-6441
Fax: (407) 648-6310

Tampa Office

Timberlake Federal Building
500 E. Zack Street, Suite 402
Tampa, FL 33602-2945
Phone: (813) 228-2026
TTY: Dial 711 to use Florida Relay
Fax: (813) 228-2431

INDIRECT

LOW INCOME HOUSING TAX CREDITS (LIHTC)

Low Income Housing Tax Credits are provided to affordable rental housing developers as an equity investment in a rental development in exchange for a commitment to provide affordable rents.

Who Can Apply: Nonprofit, for-profit	Application Cycle: Annual competitive
Housing Type: Rental	Primary Uses: Acquisition, new construction

The Low Income Housing Tax Credit Program is governed by the U.S. Department of the Treasury, and Florida's allocation is administered by the Florida Housing Finance Corporation. Under this program, successful applicants are provided with a dollar-for-dollar reduction in federal tax liability in exchange for the development or rehabilitation of units to be occupied by very low- and low income households. Developers who cannot use the tax reduction may sell credits in exchange for equity to the development. The amount of credits available is approximately equal to 9 percent of the cost of building each very low-income unit, including a reasonable developer fee but excluding land cost. For certain federally assisted projects such as Multifamily Mortgage Revenue Bonds and Rural Housing Development this translates into 4 percent of building costs. Syndication of the credits to investors can raise equity to pay for 40 percent or more of a project's costs.

Eligible Activities/Beneficiaries: The program targets new construction or acquisition and substantial rehabilitation of housing for families at or below 60 percent of area median income. Rent, including utilities, for all tax credit assisted-units may not exceed 30 percent of the applicable income limitation for the surrounding area.

Set-Aside Requirements: Florida requires a higher standard than the minimum federal requirements for this program. In order to be competitive in Florida Housing Finance Corporation's application process for Low-Income Housing Tax Credits, developers must commit to set aside at least 70 percent of the development's units at 60 percent of the area median income or less. Set aside units must remain affordable for a minimum period of 15 years; but in practice, all tax credit units are set aside for 50 years to be competitive in scoring.

Eligible Applicants/Application Process: For-profit and nonprofit organizations and public agencies may apply for tax credits on a competitive basis through a cycle that includes the Multifamily Mortgage Revenue Bonds program and the State Apartment Incentive Loan program.

Application cycles are held annually and are reviewed, scored and ranked according to such items as funding, ability to proceed, leveraging and experience of development team.

Program Contact:

Multifamily Development Programs, Florida Housing Finance Corporation
227 North Bronough Street, Suite 5000
Tallahassee, FL 32301-1329
Phone: (850) 488-4197
Website: www.floridahousing.org

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MULTIFAMILY MORTGAGE REVENUE BOND PROGRAM

The Multifamily Bond Program utilizes funds generated from the sale of both taxable and tax-exempt bonds to make below-market interest rate loans to non-profit and for-profit developers of rental housing so lower rents can be charged.

Who Can Apply: Nonprofit, for-profit developers	Application Cycle: Year round with preference in limited cycle
Housing Type: Rental	Primary Uses: GAP financing, acquisition, rehabilitation, new construction

The Multifamily Mortgage Revenue Bond program uses both taxable and tax-exempt bonds to provide below market-rate loans to non-profit and for-profit developers who set aside a certain percentage of their apartment units for low income families. These bonds are sold through either a competitive or negotiated method of sale or private placement. The program requires that at least 20 percent of the units be set aside for households earning at or below 50 percent of the area median income. The developer may also opt to set aside 40 percent of the units for households earning at or below 60 percent of the area median income.

Application cycles are held annually and are reviewed, scored and ranked according to such items as funding, ability to proceed, leveraging and experience of development team.

Who Can Apply: For-profit and nonprofit organizations and public agencies may apply on a competitive basis

Program Contact:

Multifamily Development Programs, Florida Housing Finance Corporation

227 North Bronough Street, Suite 5000

Tallahassee, FL 32301-1329

Phone: (850) 488-4197

Website: www.floridahousing.org

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PROJECT BASED RENTAL ASSISTANCE – SECTION 8

This is a federal rental subsidy program that is paid directly to owners of specific rental housing developments resulting in more affordable rent for the tenants. In this way it is different than Housing Choice Vouchers, for which you directly apply and which are used to help pay the rent in any place where you choose to rent.

Who Can Apply: Nonprofit, for-profit developers	Application Cycle: Variable
Housing Type: Rental	Primary Uses: Rent subsidies

Project Based Rental Assistance, also known as Housing Assistance Payments or Section 8, provides rental subsidies for eligible tenant households residing newly constructed, rehabilitated and existing rental apartments. The subsidy paid directly to the property owner, for the benefit of low income tenants, thus making the monthly rent more affordable.

In some cases, the maximum term of assistance provided by the U.S. Department of Housing and Urban Development (HUD) is 20 years. For any other programs, the subsidy is made available to the project owner in five-year increments, subject to renewal at the owner's option at the end of each five-year incremental term for a further five years or until the end of the maximum term of assistance.

Housing assistance payment contracts specify the number of units in a particular property for which Section 8 assistance will be provided. Under these contracts, HUD provides Section 8 rental subsidies to the project owners in an amount equal to the difference between the approved rent (the "Contract Rent") for a particular assisted unit and the required rental contribution from eligible tenant families. The Housing Act prescribes as the requisite tenant rental contribution an amount equal to the greatest of (i) 30 percent of the tenants' family monthly adjusted income, (ii) 10 percent of the tenants' family monthly gross income, and (iii) if the tenant family receives welfare assistance from a public agency and a portion of such assistance is adjusted in accordance with the family's actual housing costs, the monthly portion of the welfare assistance so adjusted. For Section 8 assisted units for which the cost of utilities is not included in rent, the tenant rental contribution includes the amount of the estimated average monthly cost of utilities for the unit (the "Utility Allowance").

Program Contact: See the Section 3 County Resources for the public housing authority contact in your area.

INDIRECT

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM

This state source of funding may be provided as development subsidy for rental housing in exchange for a requirement to offer lower, more affordable rents.

Who Can Apply: For-profit, nonprofit, and public agencies	Application Cycle: Local government control based on annual legislative appropriation
Housing Type: Rental	Primary Uses: GAP financing, new construction, repairs, rehabilitation, acquisition

Created in 1992 as part of the William E. Sadowski Affordable Housing Act, the State Housing Initiatives Partnership program's mission is threefold: (1) provide funding to eligible local governments for the implementation of programs that create and preserve affordable housing; (2) foster public-private partnerships to create and preserve affordable housing; and, (3) encourage local governments to implement regulatory reforms and promote the development of affordable housing in their communities by using funds as an incentive for private development. Funds are allocated to every county as well as municipalities which receive Community Development Block Grant entitlement funds.

The State Housing Initiatives Partnership program rental funds may be used for emergency repairs, new construction, rehabilitation, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, special needs housing, and match for federal housing loans and grants. A minimum of 65 percent of a local government's total annual distribution must be used for home ownership. A minimum of 75 percent of a local government's total annual distribution of funds must be used for construction-related activities, including rehabilitation, new construction, emergency repairs, or financing for a newly constructed or rehabilitated unit. Rental units subsidized with this program must be rented at affordable rates as determined annually by the Florida Housing Finance Corporation.

At least 30 percent of a local government's total annual distribution of these funds must be reserved for awards to very low-income persons (50 percent of the area medium income), and an additional 30 percent of funds must be awarded to low-income persons (80 percent of the area medium income). The remainder may serve any combination of very low, low- or moderate-income persons (120 percent of the area medium income).

Who Can Apply: Nonprofit organizations and for-profit developers must apply to a local government for funding. Each local government receives an annual allocation, which is appropriated by the Florida Legislature. To participate, a local government must establish a Local Housing Assistance Program; submit and receive approval of a Local Housing Assistance Plan to the Florida Housing Finance Corporation; adopt and incorporate Local Housing Incentive Strategies; establish or amend local land development regulations, policies, and procedures in order to implement incentive strategies; submit an annual report of the housing program's accomplishments; and encourage public and private sector involvement in the form of a partnership to further program goals and reduce housing costs.

Each locally administered State Housing Initiatives Partnership program determines the process of awarding and distributing funds within its community and is required to establish selection criteria to identify eligible applicants and the application process in their local Housing Assistance Plan.

Program Contact: See the Section 3 County Resources for the contact in your area.

This program is monitored by the following state agency:

Florida Housing Finance Corporation

227 North Bronough Street, Suite 5000

Tallahassee, FL 32301-1329

Phone: (850) 488-4197

Website: www.floridahousing.org

INDIRECT

US DEPARTMENT OF AGRICULTURE (USDA) – RURAL HOUSING SERVICES

Rural Housing below interest rate loans provide financing for multifamily properties in rural areas in exchange for ensuring the units are affordable to low and very low income families. Project Based Rental Assistance may also be provided.

Who Can Apply: For-profit, nonprofit, and public agencies	Application Cycle: November NOFA
Housing Type: Rental	Primary Uses: Acquisition, rehabilitation, new construction, Project Based Rental Assistance

USDA Multifamily Housing Programs offer Rural Rental Housing Loans to provide rental housing for very low, low and moderate income families, the elderly and persons with disabilities. These Section 515 loans are offered on a competitive basis under the NOFA (Notice of Funding Availability) process which usually opens in November of each year. In exchange for a low interest loan with limited profit potential, the owner must agree to rent the units to low and very low income households, the elderly, or persons with disabilities. The loans are primarily used as a direct mortgage but the funds may also be used to buy and improve land and to provide water and waste disposal systems.

This office also works with private lenders to construct rural multifamily units through the Rural Housing Loan Guarantees program (Section 538). Persons served must be very low, low, or moderate-income households, elderly, handicapped, or disabled persons with income not in excess of 115% of the area median income. The terms of the loans guaranteed may be up to 40 years, and the loans must be fully amortized. Rates of the loans guaranteed must be fixed, as negotiated between lender and borrower.

Rural Housing Preservation Grants provide funds to sponsoring organizations for the repair or rehabilitation of rural multifamily housing occupied by low and very low income persons.

The Preservation Grant fund application cycle is held annually (generally late fall/early spring) and qualified nonprofit organizations and public agencies are eligible to apply.

Who Can Apply: For profit and nonprofit corporations, limited equity cooperative, Native American tribes, and public agencies are eligible to apply.

Program Contact: See the Section 3 County Resources for the contact in your area.