

# H.O.M.E. RESOURCE MANUAL AND TRAINING CURRICULUM

## “A PLACE TO LIVE THAT I CAN CALL HOME”



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## Table of Contents

**If you are using a paper copy of this document, the Appendices materials are at the end in order. If you are using a flash drive, the Appendices are in a separate file in that folder is clearly labeled.**

<b>COVER SHEET FOR INTRODUCTORY SECTIONS</b>	<b>1</b>
<b>INTRODUCTION</b>	<b>2</b>
Background	2
Purpose	2
The Federal Developmental Disabilities Act	3
Guiding values and principles	4
<b>ABOUT THE H.O.M.E. RESOURCE GUIDE AND TRAINING MANUAL</b>	<b>9</b>
Using this resource	9
How this resource is organized	10
Navigating this document	11
Other available resources	12
HOMEPATH graphic	13
<b>COVER SHEET FOR MODULE 1: HOME – WHAT DOES THIS MEAN FOR YOU?</b>	<b>15</b>
<b>THE PLACE TO START: PERSON-CENTERED PLANNING BECAUSE “ONE SIZE DOES NOT FIT ALL”</b>	<b>16</b>
What is Person-Centered Planning?	18
Who to enroll?	19

<b>SO MUCH MORE IS POSSIBLE NOWADAYS TO MAXIMIZE INDEPENDENCE, COMFORT, AND INTERDEPENDENCE “JUST LIKE EVERYONE ELSE”!</b>	21
Disability-specific equipment and supplies	22
Service animals	22
Assistive Technology	23
Less expensive equipment	24
<b>COVER SHEET FOR MODULE 2: OPTIONS - WHAT’S OUT THERE FOR HOUSING AND SUPPORTS</b>	25
<b>WHAT KIND OF PLACE WOULD BE A GOOD HOME? WHAT DO YOU WANT? WHAT DO YOU NEED?</b>	26
Types of housing	26
Finding a place to live	27
Visitability	28
Accessible housing requirements	29
If someone needs accommodations, what’s considered typical and reasonable?	30
Security deposits	31
Unreasonable accommodations	31
Denial of accommodations	32
What do I really need?	33
<b>WHERE DO I WANT TO LIVE? IS THE TYPE OF HOME I WANT AVAILABLE THERE? ARE THERE REALISTIC CONSTRAINTS ON WHERE I CAN LIVE?</b>	34
Assessing the neighborhood	36

Community resource mapping	37
What type of neighborhood?	38
Transportation considerations	38
Other considerations	39
Barriers to accessibility and affordability	41
How to judge what's affordable?	42
Despite the scarcity of housing	43
Additional resources	44
<b>WHAT IF I REALLY NEED HELP FROM OTHERS TO LIVE IN MY OWN HOME?</b>	46
“A service not a place”	46
Support provision	48
How do I plan for human supports?	50
Ideal supports	50
Natural supports	51
Paid staff	52
Personal Assistant model	53
<b>COVER SHEET FOR MODULE 3: MOVING TOWARD YOUR GOAL: WHAT DO YOU DO TO CLOSE THE DEAL AND GET IN?</b>	55
<b>PAYING FOR A HOME OF YOUR OWN: WHAT FINANCIAL RESOURCES AND OPTIONS ARE THERE?</b>	56
Before you fully commit to the legal aspects of a place to live	56
Financing	57

The United States Department of Housing and Urban Development	58
Other sources	58
<b>RIGHTS, ADVOCACY, AND RESPONSIBILITIES</b>	<b>63</b>
Your rights	64
The Legal Basis for “A Place to Live That You Can Call Home”	65
You have a right to be free from discrimination if you or someone you want to live with has a disability	66
Housing discrimination	66
What’s not discrimination?	68
Disclosure of your disability	68
Signing legal documents	68
Additional resources to help you with your rights	69
<b>IMPORTANT THINGS TO REMEMBER (AND BUDGET FOR) WHEN DECIDING WHAT YOU CAN AFFORD</b>	<b>71</b>
The basic utilities	71
Services that are “nice to have”	72
Assistance in paying for utilities and other services	72
Other considerations	73
Moving in	73
<b>COVER PAGE FOR MODULE 4: ENDING YOUR JOURNEY WITH A PLACE YOU CAN CALL HOME!</b>	<b>75</b>
<b>HOW TO MAKE YOUR PLACE YOUR HOME</b>	<b>76</b>

Nice to have or NEED to have?	77
What do you really need?	77
Basic foods	78
Products to maintain your health	78
More about laundry	79
Where to get things you need	79
<b>WHO'S RESPONSIBLE FOR MAINTAINING WHAT: YOU OR YOUR LANDLORD?</b>	<b>80</b>
Your responsibilities	81
Cleaning supplies	81
Can you fix it yourself?	81
Ordinary wear and tear	82
Breaking a lease for cause	82
<b>HOW TO AVOID BEING LONELY IN YOUR HOME</b>	<b>84</b>
Being a good neighbor and joining your community	85
<b>FINAL WORDS</b>	<b>87</b>
Here is some closing advice	88
In summary	88

## INTRODUCTION

The introduction consists of two slides:

*1. The title slide with credits (slide 1)*

*2. About the H.O.M.E. Resource Manual and Training Curriculum (slide 2)*

Each slide is followed by a discussion of the slide's topic and includes links to other resources.

## INTRODUCTION

**FOR TRAINERS (Note:** Directions to trainers appear throughout this document and are enclosed in a box the same color as this one. Readers using this document as a resource manual can skip these sections completely!)

**Materials:**

- Wall sheet
- Markers
- Hard copy of DD Act (optional)
- Live link to <http://www.uconnucedd.org> and other referenced websites if possible

**Review Slide 1.** Specifically, give the background to the project and purpose of the document (see text below). As appropriate, summarize remaining text. If possible, display these text materials from the UCEDD website in conjunction with the PowerPoint slides. Invite discussion about values and end with Q&A. Emphasize that this is NOT “idealistic” because there is someone with comparable challenges to every individual with a disability in CT who is currently living somewhere in the United States in a place of their own that they can call home.

**Background.** In December of 2012, the Connecticut Council on Developmental Disabilities awarded a one-year grant to the University of Connecticut Health Center’s Center for Excellence in Developmental Disabilities (UCEDD) “to develop a one-stop shopping resource for people with disabilities and their families, friends, and significant others seeking available, affordable, and accessible housing.” Under the conditions of our grant, the UCEDD is responsible for constructing, printing and disseminating copies of this resource in both loose-leaf and electronic format (i.e., flash drives and CDs) for ease in updating as new information becomes available. The information is also accessible on the UCEDD’s website <http://www.uconnucedd.org> and as part of a more comprehensive training package that UCEDD staff is developing for both large group and on-line training.

**Purpose.** Overall, the resource and training package is intended to be that a one-stop resource that reflects a core of information for the following four audiences



about available, affordable, and accessible housing consistent with a high quality of life:

- individuals with disabilities so they can find a place of their own to call home;
- family members, friends, and significant others of individuals with disabilities who want to provide support to someone in accessing a place of their own to call home;
- those who control the housing market (e.g., National Association of Home Builders, architects/designers, developers and builders, landlords/realtors, planning and zoning officials, and policy-makers from the state's executive and legislative branches) so they know what is important to individuals with disabilities and their families; and
- those who assist people with disabilities in identifying their housing needs and locating suitable units.

Our intent is that this resource is usable “cross-disability” – that is, for all types of disabilities – except when we have included some disability-specific information. Our focus is on what to look for given each individual’s needs for a home that truly allows access to the community as well as peaceful, convenient, and enjoyable use of the premises. ***We want to emphasize that this is NOT “idealistic” because there is someone with comparable challenges to every individual with a disability in CT who is currently living somewhere in the United States in a place of their own that they can call home.***

**The Federal Developmental Disabilities Act.** Public Law 106-402 was passed by the United States Congress and signed into law in The Developmental Disabilities Assistance and Bill of Rights Act of 2000 (The DD Act). A copy of the federal law can be found at the Association of University Centers on Disabilities (AUCD) website at [http://www.aucd.org/docs/urc/dd\\_act\\_011907.pdf](http://www.aucd.org/docs/urc/dd_act_011907.pdf). We have included some of the law here because we firmly believe it is important for readers to know that this resource reflects our country’s ***national policy*** on how individuals with the full range of disabilities are to be treated – and what their rights are – under federal law.

The following quote is from the DD Act:

Section 101 (a)(1): disability is a natural part of the human experience that does not diminish the right of individuals with developmental disabilities to live independently, to exert control and choice over their own lives, and to

fully participate in and contribute to their communities through full integration and inclusion in the economic, political, social, cultural, and educational mainstream of United States society; (a)(16) the goals of the Nation properly include a goal of providing individuals with developmental disabilities with the information, skills, opportunities, and support to— (A) make informed choices and decisions about their lives; (B) live in homes and communities in which such individuals can exercise their full rights and responsibilities as citizens; (C) pursue meaningful and productive lives; (D) contribute to their families, communities, and States, and the Nation; (E) have interdependent friendships and relationships with other persons; (F) live free of abuse, neglect, financial and sexual exploitation, and violations of their legal and human rights; (G) achieve full integration and inclusion in society, in an individualized manner, consistent with the unique strengths, resources, priorities, concerns, abilities, and capabilities of each individual... (c)(1) individuals with developmental disabilities, including those with the most severe developmental disabilities, are capable of self-determination, independence, productivity, and integration and inclusion in all facets of community life, but often require the provision of community services, individualized supports, and other forms of assistance.

This resource guide and training manual, as well as the UCEDD website, stays true to these legal requirements in its focus on the DD Act’s definition of “housing-related activities” – i.e., the advocacy, capacity building, and systemic change activities that result in individuals with developmental disabilities having access to and use of housing and housing supports and services in their communities, including assistance related to renting, owning, or modifying an apartment or home (Source: PL 106-402, Section 102 (14)). The federal law and our national policy does NOT say that these requirements only apply to some disabilities nor are those with the most significant disability-related challenges and most intensive needs for support excluded.

### **Guiding values and principles**

To repeat, the ultimate goal of this project is to assure that every individual with disabilities in CT -- regardless of the nature or complexity of their disability -- has a place to live that s/he can call truly home. Here are the values and principles that guide our assertion that everyone truly can have a place to live that they can call home:

- **Individualization.** Everyone reading this, or learning about finding a place to call home, is unique. We share many similarities with other human beings but each of us has our own strengths, interests, preferences, and personalities. No two people need exactly the same things, either, although we firmly believe that ALL OF US NEED A PLACE WE CAN CALL HOME. “Individualization,” then, means that the place one person may want to call home may be very different from another place someone else may feel comfortable in and wants to call home. So the issue really is about individual choice and making the best choices you have FOR YOURSELF, AS AN INDIVIDUAL, given the circumstances you find yourself in.

To remain true to the principle of individualization, we acknowledge that ***some individuals may choose to live in congregate care facilities such as group homes, community living arrangements, eldercare homes, or similar “houses” run by public or private agencies, nursing homes, or even some of the state’s remaining institutions.*** Because these living arrangements are not in compliance with either the DD Act or the additional guiding values and principles which follow, this resource is intended only for those who truly desire “a place to live that I can call home” that is integrated into the community and inclusive as defined in the DD Act. We do include, however, “Community Companion Homes” and other forms of individualized supports as defined by the CT Department of Developmental Services (DDS) at <http://www.ct.gov/dds/cwp/view.asp?a=2039&Q=506224&pp=12&n=1>, regardless of whether these are financially supported by DDS or another state agency, because these legitimately can be considered “supported housing” ... provided they are in compliance with the DD Act as well as the remaining guiding principles and values below.

- ***“Inclusion is a right, not a privilege for a select few.”*** (source: Oberti v. Clementon Board of Education, 995 F.2d 1204 (3d Cir. 1993)) The DD Act uses the term “inclusion”, with respect to individuals with developmental disabilities, to mean:
  - “...the acceptance and encouragement of the presence and participation of individuals with developmental disabilities, by individuals without disabilities, in social, educational, work, and community activities, that enables individuals with developmental disabilities to:

(A) have friendships and relationships with individuals and families of their own choice;(B) live in homes close to community resources, with regular contact with individuals without disabilities in their communities; (C) enjoy full access to and active participation in the same community activities and types of employment as individuals without disabilities; and (D) take full advantage of their integration into the same community resources as individuals without disabilities, living, learning, working, and enjoying life in regular contact with individuals without disabilities.” (Source: PL 106-402, Section 102 (15))

The law, again, does not say the federal policy applies only to certain types or “levels” of disabilities. In fact, it is pretty clear that “ALL MEANS ALL” and that means everyone with a disability has these rights.

- ***Even if independence is not possible for all, “supported housing” and “supported living” is.*** The concept of Supported Living has been around for at least 20 years. It is not new and many, many people with the full range of disabilities have been and continue to be successfully living in communities with the supports they need. This point is proven in an on-line copy of a 1994 article by Jay Klein, one of the original advocates and developers of supported living options, at <http://www.allenshea.com/principles.html> (retrieved 8/30/13). Another article by Jay Klein, which compares supported living to traditional models of serving individuals with disabilities in more detail, may be found at <http://iod.unh.edu/pdf/CHANCE/Supportiveliving.pdf> (retrieved 8/30/13). Yet many individuals with disabilities still do not have access to a place of their own that they can call home when this is what they want. It is for these people (those who do not choose to live in congregate settings) that this resource was designed.

In other words, even if you need some support, you can still have a place of your own that you call home and you still can be included and have a meaningful life in the community. The job of service providers is to assist those who cannot experience inclusion independently to access the supports they need so that they still can experience inclusion.

- ***The community is the best place for growth; real life experiences represent the best learning, people with disabilities have a vital role in the diversity and well-being of any community.*** In fact, you do not need to know everything there is to know about living in a place of your own in order to have a place of your own because we know that everyday experiences allow learning to occur

naturally. For example, money skills are gained by buying the things you need, paying bills, having a bank account, and budgeting. Overall knowledge is obtained and opinions formed through reading, conversing with others, having real-life experiences, taking lessons, and attending classes. Interpersonal skills are developed as people spend time with others in social situations and learning from parents and mentors develops relationships.

- **Person-centeredness** is key. As John O'Brien noted in a 1991 article (retrieved from <http://mn.gov/mnddc/parallels2/pdf/90s/91/91-DSS-RSA.pdf>), there are three dimensions to whether or not an action taken by a human services agency or a family is truly person-centered:
  1. Does the person for whom the action is taken have a sense of place? For example, does s/he feel secure, comfortable, able to invite in guests? Does s/he feel like s/he truly belongs there?
  2. Does the person for whom the action is taken have control? For example, is the person able to decide whether to live alone or with housemate, choose what to do every day, get involved in activities of daily living (such as shopping, cooking, laundry), choose who can enter and leave where they live without getting permission from a caretaker?
  3. Does the person for whom the action is made have security of place (that is, equity position or tenancy)?

As John O'Brien has also noted, though, choice can be an illusion if personal control is not really respected. All too frequently, for reasons of tradition or convenience, paid service providers give lip-service to choice of place to live, and choice of people to live with. And many of us have had experiences with parents who have found it difficult to let go because they love us so much!

- **"Whatever it takes" (as long as it's possible and positive)**. This is the attitude needed by those who work with you to get your own place so that unnecessary and false barriers are not in your way to have a place you can call home. Some barriers may be real but the issue is whether or not they can be overcome or worked around. This is why "It takes a village" is also an important principle for achieving your dreams of having a real home.
- **A place of your own should be available when YOU are ready** (not when others are!). While it is possible that some people with disabilities who may want to live with their parents or in a congregate living setting can be nudged into moving into a more independent/less restrictive setting before they FEEL ready, the reverse is more likely to be true: YOU are ready but others feel you

are not. Hopefully this resource will convince them that, as some self-advocates say, “Ready means never!”

- ***Deciding on where to live must reflect the slogan, “Nothing about me without me.”*** This means that, no matter how helpful someone may think they are being, YOU have the final say about whether something will or will not work for you. Sometimes a compromise is needed and sometimes others are really acting in your best interests when they remind of you of challenges you need to address. However, even if they are your guardian or conservator, we feel it is still important for you to be an equal partner in any decisions that are made about where, how, and with whom you live.
- ***Choice has its limits.*** The tagline of a small consulting firm in CT was “Reach for the stars but be willing to settle for the moon. If you only reach for the moon, though, you may never get off the ground.” It is not likely that 100% of each individual’s needs will be fully met because every life venture involves some degree of compromise. That doesn’t mean stretching for excellence and trying to achieve perfection in a home of your own isn’t a goal, though.

***Our advice is:***

***If you truly want a place of your own that you can call home,  
then “Go for it!”***

**FOR TRAINERS:**

If time allows, divide participants into small groups to answer the following questions:

1. Are each of these values in alignment with your own?
2. If not, what would it take to align them?
3. What action steps could be taken to align others involved in housing with these values?

Have each group identify a recorder to write the group’s answers on a wall sheet and a reporter to share results in a large group. Allow 10 minutes for this activity.

## ABOUT THE H.O.M.E. RESOURCE MANUAL AND TRAINING CURRICULUM

### H.O.M.E. RESOURCE MANUAL AND TRAINING CURRICULUM

- **H**ome
  - what does this mean for you?
- **O**ptions
  - what's out there for housing and supports?
- **M**oving toward your goal
  - what do you do to close the deal and get in?
- **E**nding your journey
  - with a place you can call home!



Slide 2

#### FOR TRAINERS:

##### Materials:

- Printout of the Santoro graphic
- Live links or printouts of references websites/materials
- Printouts of Module header pages (optional)

**Review Slide 2.** As appropriate, summarize from the text. If possible, display these text materials from the UCEDD website in conjunction with the PowerPoint slides. Invite discussion about how this document is organized and end with Q&A.

**Using This Resource.** Finding a place to living in to call home for anyone – regardless of whether or not they have a disability – involves a lot of coordination and can be a complex process. A graphic summary of some of the issues and

resources (*HomePath: A Call to Action for Parents*) by Jody Santoro, who is herself a parent of someone with a disability, is included at the end of this section to give all readers an idea of the broad range of issues to consider in home-finding.

We have organized this document to make the process go as smoothly as possible.

**How this resource is organized.** This resource is divided into four sections or modules to align with the comprehensive training package. The four modules are:

**Module 1**      ***Home – What does this mean for you?*** This module describes person-centered planning strategies and links to a transition package (also included is what has been successfully used across the country for individuals with disabilities who are transitioning out of public school systems and their parents’ homes to lives that they self-determine). There are other links to video clips, resources to purchase, and other person-centered planning formats that are very useful. Although person-centered planning is a cross-disability method of answering the question “What does ‘Home’ Mean for You,” there also is a section in this module addressing one important aspect of person-centered planning for people with disabilities. This section covers “Developing Disability-Specific Lists of Needs for Modifications, Accommodations and Supports” to answer such questions as, *Will assistive technology enable me to be more independent?*

**Module 2**      ***Options – What’s out There for Housing and Supports.*** This module describes various types of living situations and, when appropriate discusses the pros and cons of building styles, location, and other things to consider before making a decision about having a place of your own to call home. It is important for each individual to research available models and options that match his/her own needs for support, accessibility, and quality of life considerations. Quality of Life questions are those only the affected individual can really answer such as: *What type of building or unit do I see myself living in? In what type of neighborhood? What do I need to access from my home (e.g., my job, places to shop) and how will I access these places? With whom, if anyone, should I live? How will I get any “human help” that I may still need (e.g., staff, housemates, etc.)?* Links to CT’s public transportation



system as well as resource guides on such topics as employing Personal Assistants are included.

**Module 3**      ***Moving toward Your Goal – What Do You Do to Close the Deal and Get in?*** This module discusses how to secure financing for, and how to “close the deal” on, the place you decide you want to call home by highlighting different financing options specific to people with disabilities. Rights, Advocacy and Responsibilities are addressed with links to important resources. The module also addresses utilities, appliances and other services so that readers can answer three important questions: *What’s included and what’s not? What do you have to do to get the power turned on? How do you physically move in?*

**Module 4**      ***Ending Your Journey – with a Place You Can Call Home!*** This module addresses the types of furniture, furnishings, and other “stuff” you may want to buy in terms of what’s nice to have or what someone really needs to have as well as where to get what’s needed. Important considerations about maintaining your home (i.e., what the individual needs to make sure gets done v. when to call the landlord or insurance company) are discussed. Lastly, ideas for being a good neighbor and ways to join your community are described.

**Navigating this document.** These four modules flow from the very beginnings of the journey to the end – that is, after you’ve moved in, settled down, and really have a place to live that you can call home. However, we don’t intend for the modules to be used in a lock-step, one-size-fits-all fashion. For example, some readers may only need to access portions of the modules because they are further along in the home-finding process. Others will skip steps because of their unique circumstances. It is also okay to be working off more than one module at the same time.

Further, for some individuals, the language used in this document may be challenging and they may need assistance in using the materials. Others reading this resource may have no difficulty at all looking up this information. Essential terms are defined within the document itself.

**Other available resources.** Finally, a number of organizations also have developed their own toolkits for housing for some of the target audiences toward which this resource is directed. However, not all components of these materials reflect the guiding principles and values behind the DD Act and in our minds, therefore, should be used with caution. Some examples include:

- The NAMI (National Alliance for Mental Illness) toolkit available at <http://nami.org/Content/ContentGroups/Policy/housingtoolkit.pdf>
- Autism Speaks toolkit at [http://www.autismspeaks.org/sites/default/files/housing\\_tool\\_kit\\_web2.pdf](http://www.autismspeaks.org/sites/default/files/housing_tool_kit_web2.pdf)
- Public Housing Agencies toolkit at <http://www.csh.org/phatoolkit>
- The toolkit of the National Alliance to End Homelessness at <http://www.endhomelessness.org/library/entry/ten-essentials-toolkit>
- The National Council on Disability's toolkit concerning deinstitutionalization at <http://www.ncd.gov/publications/2012/DIToolkit/>

There are also a number of reports (e.g., the National Council on Disability's 2006 report to the President of the United States, [Creating Livable Communities](http://www.ncd.gov/publications/2006/Oct312006) ) that offer valuable recommendations and links to these appear where appropriate. One such report, written in 2009 by Michael Smull and Robert Sattler, is included in its entirety as the forward to the Appendices because it represents the voice of experience in "Helping People (with Disabilities) Move."

What we have tried to do, though, is consolidate the information from these and other various resources so that there is a cross-disability source for Connecticut citizens with disabilities available in this one document – the **H.O.M.E. Resource Manual and Training Curriculum**.



# HOME PATH

## A CALL TO ACTION FOR PARENTS

Getting a loved one with disabilities established into an independent housing situation can be a difficult process for families and caregivers. The road can be long and because each person is so different, there are no "one-fits-all" solutions.

This guide doesn't have all of the answers, but hopefully, it will give an idea of where to start.

### YOU NEED TO KNOW

In Connecticut, there is no housing plan for people with disabilities currently reaching ages of independent living.

Years ago, state institutions and group homes were the answer. Today, the majority of these are being shut-down without being replaced with alternative options.

Unfortunately, this means responsibility falls back on the families, many of whom have spent years struggling through an assortment of challenges including medical, educational & social issues.

## Step 2: Finances

The planning process for a successful housing situation may take to years bring your vision to reality. **Early planning is key.**

If your loved one is eligible for CT Department of Developmental Services (DDS) benefits, the first step is to contact the agency. You will be either assigned a case manager or provided with the main Helpline number.

They *may* develop a plan and / or "level of need or LON number.

**But be aware, this doesn't mean you'll receive any funding. This just registers you into the system so the case workers can advise you.**

**In reality, there isn't direct annual funding for anyone except for extreme emergency cases.**

What can happen is for the DDS Case Manager to identify Family Grant opportunities available on an annual basis or place the individual on a waitlist. **(DDS contact info is listed in Resources section on reverse side).**

For most people, income will be Social Security (SSI or SSDI), job income, food stamps and any available housing individual & family grants (if possible).

## Step 3: Plan B

Here's where the story gets interesting. Across the country, because of similar agency funding situations, families and supporters of people with disabilities are taking a different approach and working together to combine resources and supports.

One of these efforts is the "Creative Housing: Café To Go".

Modeled after the "World Café", the CT version was started by the DDS-South Region in collaboration with the Family Support Network.

## Step 1 Creating the Vision

The first step of planning independent living is to define an ideal situation. Talk about what's critical then fill in the details later. It also helps to start with a few basic needs to get the overall picture.

- **Physical & psychological safety** is at the top of the list. Is the neighborhood safe to travel alone? Are family or friends within walking distance or a quick bus ride?
- **Location:** Is the home in a central location nearby to jobs, grocery stores & neighborhood supports?
- **What kind of maintenance would be manageable?** Houses with yards need constant care & upkeep while an apartment or condo requires less care.
- **What kind of supports are needed & how often?** Personal care, housekeeping, cooking, groceries & errands, time prompting. How many hours per day or week?
- **Financial considerations:** How do we pay for the vision? Understanding financial supports like SSI, housing vouchers, grants, etc. is key to building the framework of a living situation. (For details, see resource section on reverse).

- **Transportation:** Does the location have safe reliable transit (bus stops/ride assistance), and/or safe enough for walkability? How will the person get around?

- **Management Team: Who needs to be involved?** Who will find, train & manage staff? Pay bills? What about medical care? Job coaches?
- **Roommates or not?** Would having roommates provide social interaction or is living alone a better plan?

Interest in the Cafes is growing steadily and now supported across the six Family Support Network regions in the state. DDS staff is on hand answer any service questions. (See reverse side to find the group closest to you.)

The DDS Housing Forums & Cafes gather families & support services to discuss creative ways to combine resources into workable solutions.

See reverse side for more >>>>

## Learning from a Parent's Perspective

We cannot build the future without tapping into the richest wealth of knowledge available on the subject: the individuals with disabilities & their families. These people experience the reality of living with disabilities everyday with no political agendas or preconceived notions.

"One thing you have to think about is the social factor for those living alone or in small apartments," says Susan M\*, who's daughter has been living in an state group home for 5 years with a range of 1 to 3 roommates.

"Frequent staff and roommate changes are a factor that will never go away. Each change creates a new dynamic residents must adapt to, and that is stressful."

"My ideal solution would be an assisted living approach as is done for the elderly, with 5 or 6 residents living together, each with their own room, and shared social spaces."

This offers the residents a choice to be involved in social and group activities or not. "There are challenges when you live with a disability. The ideal solution is to give the amount of support needed but to also allow individuals to have as much control as possible."

\* Name changed for privacy

## Step 4: Model Programs

If you're feeling apprehensive about this whole process, Check out some model programs in other states for inspiration, like Neighbours (below).

- o **Neighbours Inc.** — [www.neighbours-inc.com](http://www.neighbours-inc.com) Patti Scott— (908) 581-3998 (N.J). Begun in 1995, Neighbours' goal is to support people with disabilities as citizens — individuals, with gifts, skills, dreams, goals, and the ability to be participating members of the communities where they choose to live.

- o **Hope House Foundation, (VA)**  
[www.hope-house.org](http://www.hope-house.org)  
757-625-6161

This agency provides services, community participation, and advocacy for individuals with disabilities

## The Future: A Push for Change

This generation of individuals with disabilities is on the verge of experiencing a new mindset in which people are now understanding and accepting the concept of self-determination.

While this is a welcome change, state agencies and legislators have not taken a leadership role in providing direction, reliable funding sources, affordable housing opportunities & other supports which are needed.

It will take active participation of individuals, families, advocate groups and others to be part of the dialogue guiding the future framework.

## You don't have to struggle alone.

Contact the groups and agencies listed in the Resources section here for information on participating in ways to make a difference & change the future.

- o **The ARC of Connecticut** is currently lobbying CT lawmakers to take action and fix the current broken system and provide relief for families in need. Be a part of the voice and share your story to create a future for your loved one:  
[www.thearcoct.org](http://www.thearcoct.org) 860-246-6400

- o **Your Local Legislators** - Contact your representatives and make sure they are aware of your family's situation and need for help.

## Public Resources (continued)

- o **CT Family Support Network**  
South Region Creative Housing Cafes  
April DiPollina, [adipollina@jimhosp.org](mailto:adipollina@jimhosp.org)  
860-271-4371 [www.ctfsn.org](http://www.ctfsn.org)
- o **UCONN Center for Excellence in Developmental Disabilities** Linda Rammler, PhD 860-679-1585  
[lrammler@uchc.edu](mailto:lrammler@uchc.edu)
- o **DDS Statewide Helpline (Eligibility)** 1-866-433-8192

- o **DDS Regions:**
  - South (New Haven) 877-437-4567
  - North (Newington) 877-437-4577
  - West (Cheshire) 877-491-2720

- o **Qualified Provider List:**  
[www.ct.gov/dds/lib/dds/operations\\_center/providers/qualified\\_providers\\_list.pdf](http://www.ct.gov/dds/lib/dds/operations_center/providers/qualified_providers_list.pdf)

## Personal Resources

- o **Community Support**  
Don't forget to establish relationships with critical people in your community: Town Officials, State Legislators, Local Police, Civic & Church Groups, Friends, Neighbors, Libraries, Shops, Restaurants

Created by a mom to help other families  
Jody Santoro  
[dropclothdesign66@yahoo.com](mailto:dropclothdesign66@yahoo.com)

## **MODULE 1:**

### **HOME – WHAT DOES THIS MEAN FOR YOU?**

This module consists of two slides:


- 1. Person-Centered Planning (slide 3)*
- 2. Developing Disability-Specific Lists of Needs for Modifications, Accommodations, and Supports (slide 4)*


Each slide is followed by a discussion of the slide's topic and includes links to on-line videos and other resources.

**THE PLACE TO START:  
PERSON-CENTERED PLANNING  
BECAUSE “ONE SIZE DOES NOT FIT ALL”**

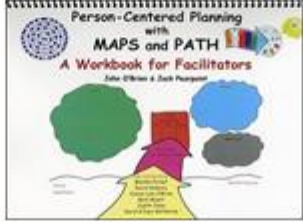
**MODULE 1: HOME – WHAT DOES THIS  
MEAN FOR YOU?**

*Person-Centered Planning*







Watch Michael Smull  
speak about Person-  
Centered Thinking and  
Planning on  
<http://www.youtube.com/watch?v=tvANuym5VXY>  
Used with permission from The Learning Community for Person-Centered Practices. Find out more [www.inclusionpress.com](http://www.inclusionpress.com)



To order this book and many other person-centered planning resources, go to  
<http://www.inclusion.com/inclusionpress.htm>



To purchase, go to  
<http://www.capacityworks2.com>



Watch Beth Mount speak  
about living the dream on  
<http://www.youtube.com/watch?v=IXMALqo4E24>

Slide 3

**FOR TRAINERS:**

**Materials**

- Hard copy of It's My Choice
- PATH printouts (sample and blank as illustrated on slide)
- Copies of Smull and Mount videos to view during live presentations
- Presenters are encouraged to bring hard-copies of any other person-centered planning materials, including either of the books depicted on the slide)
- Smull article <http://www.learningcommunity.us/documents/helpingpeoplemovefinal.pdf>
- Live links to references websites if possible

**Review slide 3.** Summarize following text. Point out other person-centered planning resources from materials list, some of which can be purchased online from the authors or other sources and some of which may be available through service providers. Describe person-centered

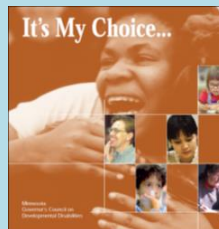
planning as a group process involving those who know and care about the individual as well as those who are in a position to do something about their futures. Futures must reflect a “dream” with action steps to get as close to “the dream” as possible.

### **Additional discussion (optional)**

View live hyperlink from slide during face-to-face presentation of Michael Smull interview for best introduction to person-centered planning.

<http://www.youtube.com/watch?v=tvANuym5VXY>

Show and describe a comprehensive planning document designed for individuals with intellectual disabilities but applicable to others during their school-to-adulthood transition years, It's My Choice by William T. Allen, Ph.D., Allen, Shea & Associates, 1780 Third Street, Napa, CA 94559. The entire document can be found at [http://mn.gov/mnddc/extra/publications/choice/Its\\_My\\_Choice.pdf](http://mn.gov/mnddc/extra/publications/choice/Its_My_Choice.pdf).



Note what the preface says about modifying and using any portion of the document that is appropriate (i.e., there is no need to use it in its entirety but, rather, specific pages, checklist, or other parts of the document can be individualized).



View Live hyperlink from slide during face-to-face presentations about the power of person-centered planning and how this resulted in a meaningful life for one individual in New York City whose dreams were thought to be unreasonable.

<http://www.youtube.com/watch?v=IXMALqo4E24>

**What is Person-Centered Planning?** “Person-centered planning” is an ongoing individual planning process that is designed to capture the dreams and desires of a specific individual and non-judgmentally translate those dreams and desires into an action plan. Person centered planning is a way to listen and take direction from a person with a disability and the people who know that person best as a human being with likes and dislikes, strengths and needs, interests and preferences, and gifts just like anyone else. Unlike many planning documents and strategies that focus on what someone cannot do and how to “fix” those things, person-centered planning is positive in that, to the extent real barriers exist, planners see them as obstacles to overcome creatively rather than using them as excuses for not supporting someone in achieving their hopes and dreams. Person centered planning organizes and uses natural supports like family, friends and acquaintances and formal community supports and services to help people make their own decisions about what they want, what works for them, and how they can otherwise achieve the things in their lives that are important to them.

According to a keynote address given by Michael Kendrick (see the document at the end of the Appendices, “When People Matter More Than Systems”), person-centered *planning* is a way in which one can listen to people and learn about important aspects of a person's interests and needs. There are seven touchstones of genuine person-centered planning:

1. A commitment to know and seek to understand
2. A conscious resolve to be of genuine service
3. An openness to being guided by the person
4. A willingness to struggle for difficult goals
5. Flexibility, creativity, and openness to trying what *might* be possible
6. A willingness to enhance the humanity and dignity of the person
7. To look for the good in people and help to bring it out

Samples of additional information about Person-Centered Planning processes by various state agencies in CT are available at the following websites:

- Department of Developmental Services  
<http://www.ct.gov/dds/cwp/view.asp?q=382266>



- CT Department of Mental Health and Addiction Services  
<http://www.ct.gov/dmhas/cwp/view.asp?q=456036>
- CT State Department of Education  
<http://www.ct.gov/brs/lib/brs/pdfs/guidepostdocs/SELFAdvocacyAndPersonalFuturePlanning.pdf>
- CT Department of Social Services.
  - For individuals with Acquired Brain Injury  
<http://www.ct.gov/dss/lib/dss/pdfs/personcenteredplanning2006.pdf>
  - For anyone currently in or at risk of being in an institutional setting  
<http://www.ct.gov/dss/LIB/dss/pdfs/CommIntPlan.pdf>

Our orientation in this document most closely reflects that of the CT Department of Developmental Services because the original concepts of person-centered planning grew out of the de-institutionalization movement for people with developmental disabilities.

**Who to enroll?** A critical consideration in any person-centered plan is “Who needs to be enrolled to make what I want happen?” Most person-centered planning processes also discuss “Circles of Support.” These are people you know who gather together and agree to meet regularly 1:1 with you and/or as a group to help you accomplish your goals. Family support is helpful but not necessarily a pre-requisite if you are over the age of 18 years and do not have a court-appointed guardian or conservator. Sometimes people who care about you may appear to be barriers to your process of having a place of your own because they are worried about you. It can also be a reality that those who care about you are simply not in a position to help you obtain and maintain either your own place or whatever you will need to be successful. Is there a friend or other family member you can count on?

If you need help, it is important to find out if you are eligible for case management or service broker services from a state agency and how to access these services.

All of us have a responsibility to plan ahead for our own lives and, for most of us, we reach our personal goals and objectives by engaging a community. Reliance on community that does not consist of paid service providers is something we need

to consider first and foremost if, for no other reasons, than this is more affordable and (nowadays) available than publicly funded resources are.

However, when all else fails, you may need to enroll an advocate. The first place to contact, if you don't already have an advocate or know someone willing to act as your advocate, is the CT Office of Protection and Advocacy for Persons with Disabilities at 60B Weston Street Hartford, CT 06120-1551 or call 1-860-297-4300.

**SO MUCH MORE IS POSSIBLE NOWADAYS TO MAXIMIZE  
INDEPENDENCE, COMFORT, AND INTERDEPENDENCE  
“JUST LIKE EVERYONE ELSE”!**

**MODULE 1: HOME, cont.**

*Developing Disability-Specific Lists of Needs for  
Modifications, Accommodations, and Supports*



**Slide 4**

**FOR TRAINERS:**

**Materials:**

- Live link to <http://www.ablelinktech.com/index.php?id=19>
- Wall sheet and markers
- Live link to <http://wtnh.com/2014/01/27/high-tech-homes-for-the-disabled/>
- Samples of low and high tech assistive technology such as an iPad loaded with ablelink apps and a “hygiene checklist” that can be posted in someone’s bathroom.
- Copies of or live links to references materials (optional)

**Review slide 4.** Elicit input from participants about other equipment and supplies that they know about which are disability-specific. Read the section on **Service animals.**

**Disability-specific equipment and supplies.** It's important to get the equipment and supplies you need to support you in your home given your specific challenges. For example, do you need:

- Visual safety equipment like a smoke detector that flashes when activated?
- An organization system unique to you?
- Someone to help you with grocery shopping and other community living skills?
- Large print (for recipes) or Braille in public areas?
- Other special signage?
- Connections with community resources like your local banker or a *pro bono* attorney to help you understand your paycheck or any legal documents you are asked to sign?
- A voice-activated computer that can be programmed to dial the phone in case of emergency?
- A lighted doorbell or telephone that can be used by a person who does not hear?
- Access to the Internet so you can locate and research available resources; gain knowledge and information about a wealth of topics; and exchange information, using a variety of mediums, with people throughout the world?
- A Life Alert system in case you fall?

**Service animals.** Do you have or would you like a service, therapy or companion animal? Note that there are very strict federal regulations concerning animals as reasonable accommodations. Service animals are defined by federal law under the Americans with Disabilities Act as being a dog or small horse only. A copy of the ADA Fact Sheet about service animals can be found at [http://adata.org/sites/cms.adata.org/files/files/ADA\\_factsheet\\_5.pdf](http://adata.org/sites/cms.adata.org/files/files/ADA_factsheet_5.pdf). Service animals **MUST** be accommodated, even if there is a "no pets" policy. However, it is discretionary whether other animals are allowed and you may need to do some negotiations with a potential landlord.

## FOR TRAINERS:

- Review the section on **Assistive technology**
- Show <http://www.ablelinktech.com/index.php?id=19> when discussing assistive technology.
- Elicit input from participants in face-to-face sessions about “What else might someone need” and record this on worksheet with markers.
- Demonstrate any assistive technology available.
- At the end of the discussion, show <http://wtnh.com/2014/01/27/high-tech-homes-for-the-disabled/> and elicit feedback about possibilities for all. Asking “wouldn’t it be nice if...” for participants to brainstorm options that may not yet have been invented is a reference point for how the technology TODAY was developed!

**Assistive technology.** Would you benefit from having assistive technology?  
Assistive technology is defined in the DD Act as “...any item, piece of equipment, or product system, whether acquired commercially, modified or customized, that is used to increase, maintain, or improve functional capabilities of individuals with developmental disabilities.” (PL 106-402, Sec. 102(2))

With iPhone, Android, iPad™, laptops, and other devices being replaced frequently with newer and more complicated or global features (depending on your electronics skills and the device itself), and new software (“apps” or applications) being developed almost daily, it is impossible to list all of the options currently available to support more independent living. Depending on your needs, though, the following categories of apps may be useful:

- Communication systems
- Software that reads out loud for you
- Software that you can dictate to instead of having to hand-write notes, letters, or other documents and that you can “teach” to understand your voice
- Medication reminders
- Daily schedules
- Timers
- Systems that track people or personal belongings
- Travel apps for finding your way
- Health monitoring apps (e.g., to check glucose levels or blood pressure)

- Task analyses of activities of daily living that can prompt you to remember what to do
- Other types of support

Check out this website: <http://www.ablelinktech.com/index.php?id=19> . This is one company that is producing apps designed for independent living among people with developmental disabilities. Several of their apps (for example, Visual Impact Task Prompting and AIMS Task Builder) allow total customized individualization in step-by-step multimedia formats for any task. These apps are particularly helpful for individuals with disabilities who are able to perform more complex tasks using more complex vocabulary.

- Most devices also include apps that provide opportunities for companionship (e.g., through social media), learning, and entertainment.

As the slogan goes, “**There’s an App for That!**” but four things are of critical importance concerning assistive technology. First, you want whatever you use to be age appropriate. Second, you need to know how to use it. Third, you will need to know what to do if your technology isn’t working right. And, fourth, you need to have a back-up strategy at those times.

Check out this video clip of a man who WTNH reported was living independently because of assistive technology:

<http://wtnh.com/2014/01/27/high-tech-homes-for-the-disabled/>.

**Less expensive equipment.** Note that there are often places where you can get equipment you need second-hand. Sometimes you can get this type of re-usable equipment on line. The best way to find out about these alternatives is to search online with such key words as “used medical equipment” or through the Yellow Pages for your community. For example, a Hoyer lift new can cost over a thousand dollars depending on whether it is manual (i.e., someone else operates it for you) or electronic (which you may still need someone to operate). However, a used manual Hoyer lift may cost as little as \$100.

These are only some of the things you might need that are specific to your independence and/or comfort. Talk to others for additional ideas.

## MODULE 2:

### OPTIONS - WHAT'S OUT THERE FOR HOUSING AND SUPPORTS

This module consists of three slides:

- 1. Different Resident Options and Models (slide 5)*
- 2. Quality of Life Questions to Answer: Type of Neighborhood? Access to what and how to access? What about affordability? (slide 6)*
- 3. How do I get any human support I need? Where do I look? (slide 7)*

Each slide is followed by a discussion of the slide's topic and includes links to on-line videos and other resources.

**WHAT KIND OF PLACE WOULD BE A GOOD HOME?  
WHAT DO YOU WANT?  
WHAT DO YOU NEED?**

**MODULE 2: OPTIONS - WHAT'S OUT THERE FOR HOUSING AND SUPPORTS**

*Different Residence Options and Models*

The collage includes several images with captions and links:

- Top left: A narrow alleyway with a path and greenery. Caption: [Photo by Michael Kiefer, F082246300](#)
- Top middle: A row of colorful townhouses. Caption: <http://www.sxsh.com/photo/888800>
- Top right: A small house with a porch. Caption: [Photo by Michael Kiefer, F082246300](#)
- Middle left: A modern apartment building. Caption: [Photo by Michael Kiefer, F082246300](#)
- Middle center: A person working on a wooden ramp. Caption: [Photo by Michael Kiefer, F082246300](#)
- Middle right: A multi-story apartment building. Caption: [Photo by Michael Kiefer, F082246300](#)
- Bottom left: A mobile home. Caption: [Photo by Michael Kiefer, F082246300](#)
- Bottom center: A blue handicapped parking sign. Caption: [Photo by Michael Kiefer, F082246300](#)
- Bottom right: A person working on a ramp. Caption: [Photo by Michael Kiefer, F082246300](#)
- Bottom right: A multi-story apartment building. Caption: [Photo by Michael Kiefer, F082246300](#)

**Slide 5**

**Types of housing.** The table in **Appendix A** identifies all of the available variations of housing types for you to consider. Some of these can be “retrofitted” with what you need to call the unit home. Others cannot be. We discuss this more in a later section. We put this section ahead of financing and other considerations because you have to decide, in general, what you want before you seek a way to pay for it.

**FOR TRAINERS:**

**Materials:**

- Live links to any referenced materials if possible.
- Copies of
  - **Appendix A** -- TABLE OF HOUSING OPTIONS



- **Appendix B** -- FOR DEVELOPERS OR AGENCIES
- **Appendix C** -- REASONABLE ACCOMMODATIONS REASONABLE MODIFICATIONS, AND UNREASONABLE REQUESTS FOR MODIFICATIONS

**Review slide 5.** Point out different types of residences on Slide 5:

- Condominiums
- Row houses
- Single family houses (and whether, if you need it, they can be modified)
- Trailers
- Places with accessible parking
- Older or more modern apartment buildings (brief introduction to retrofitting)
- What else can participants imagine?

**Additional discussion:**

- Review **Appendix A** about other configurations of housing options.
- Review “Finding a place to live.” Identify links.
- Review **Appendix B** which is something participants who are not developers or agency staff may wish to provide to agencies or developers.
- Review “Visitability” highlighting the minimum requirements.
- Review Accessible housing requirements.
- After each review, provide brief opportunity for questions/answers/comments.

**Finding a place to live.** To actually find housing, you can always try the classified ads, Craig’s list, college/university residential or housing services offices.

Additional sources are:

- <http://www.hud.gov/apps/section8/step2.cfm?state=CT%2CConnecticut>
- <http://www.cthousingsearch.org/index.html> You can access the service online 24 hours a day or by calling 1-877-428-8844 M-F, 9-8 EST
- <http://portal.hud.gov/hudportal/HUD?src=/states/connecticut/renting/haweb/sites> (public housing only)

A section for developers or agencies seeking to provide individuals with a place to live that they can call home appears in **Appendix B.**

**Visitability.** One factor to consider in finding a place to live is “visitability.” Dwelling places are usually considered “visitable” when they have the following characteristics. These characteristics are important if you have a friend or family member with a physical disability or a condition in which your physical condition is likely to deteriorate over time. An entire website is available for more information about visitability and universal design (<http://www.visitability.org/>) and googling the term visitability also results in a wide selection of on-line resources. Existing dwellings generally are not required to be visitable so it’s an individual consideration if these characteristics are important to you. All of us, though, should be mindful of public policy efforts to make all NEW construction visitable! Note that the first **two characteristics on the list below that are highlighted** represent the MINIMUM requirements for visitability according to the federal government.

- No steps or steep slopes to at least one public or main entrance (i.e., there are usable ramps or public/main entry doors opens at ground level)**
- Doors are wide enough (minimum 32”) for people of size and those who use wheelchairs to fit through**

Recommended characteristics for visitability are as follows:

- There are no steps to your unit and, if there are, there is an elevator, stair glide, or ramp so a visitor can get in
- Units are available on the first floor and there is enough room within the unit to accommodate a wheelchair.
- If the unit is multi-level, there is at least a half-bathroom (sink and toilet) on the first floor that is big enough for a wheelchair to turn around in. Grab bars and other accessible bathroom features are desirable but not required.
- There are curb cuts from the parking lot to get to the building and the pathway is free from barriers such as broken concrete or overhanging plants.
- There is accessible parking close to the building that is clearly marked and provides enough room for a vehicle ramp to be used.
- There are handrails on the ramps, stairs, and (although not required) down long hallways
- Public doors open automatically and/or doorbells, intercoms or other means to summon the host are within reach.
- Other controls (e.g., for lights, temperatures, etc.) are within reach.

**Accessible housing requirements.** There is a lot of information about accessible housing on the website of the World Institute on Disability <http://wid.org/publications/accessible-housing-database-and-manual>. Here are some core features of housing units that are considered accessible by the federal Fair Housing Act:

- Accessible building entrance on an accessible route
- Accessible and usable public and common use areas
- Usable doors
- Accessible routes into and through covered unit
- Light switches, electrical outlets, thermostats, and other environmental controls in accessible locations
- Reinforced walls in bathrooms for later installation of grab bars
- Usable kitchens and bathrooms

There are some things that may appear to be reasonable accommodations but they just make good safety sense when looking for a place to call home. These things include:

- Railings and banisters on staircases
- Appropriate rises for staircases. Rises that are too high can cause anyone to trip.
- Appropriate lighting outside and in common areas at all times so you can see all around you when you use the laundry room, come home or leave in the dark, take out the trash, get your mail, etc.
- Smoke detectors and fire extinguishers
- Carbon monoxide detectors
- Environmental controls that you can access (thermostat(s), fan(s), air conditioning unit)
- Emergency exits, a fire escape, place of refuge, or portable fire escape ladder
- Dead bolt locks on all doors leading outside your living area and a security system
- Accessible public entrances to apartment buildings
- If there is a pool on site, it should be enclosed by a fence with a safety "lock"

- Windows that open for fresh air but lock securely at night or when you are not home
- Enough space so you are comfortable but not so much as to make you uncomfortable. Remember, living space always looks MUCH larger before furniture is moved in!
- Hot water controls to avoid scalding
- How emergency power will be provided (e.g., is there a generator, battery operated lighting within units?)

**FOR TRAINERS:**

- Review the section, **If someone needs accommodations, what’s considered typical and reasonable?**
- Review two columns in **Appendix C** TYPICAL REASONABLE ACCOMMODATIONS and MODIFICATIONS CHECKLIST
- Read the section on **Security Deposits**.
- Review the section AND column on **Appendix C** on **Unreasonable accommodations**
- Review the section on **Denial of accommodations**.
- After each section, elicit questions/comments.

**If someone needs accommodations, what’s considered typical and reasonable?**

Nowadays, reasonable accommodations and reasonable modifications tend to be lumped together under the term “reasonable accommodations.” It is important to know the distinction, though, because some people may say, for example, that they have sufficient ramping so don’t need to change the lease-signing location OR that they do not have to make any physical changes to the property because they do all the things listed on some random checklist! In reality, landlords, realtors, etc., are required to do BOTH! A list of typical accommodations and modifications appears in **Appendix C**.

If you are in a building that benefits from federal funding, you cannot be required to pay extra fees or deposits as a condition of receiving a reasonable accommodation. If the place you are planning to move into is being built, it is

reasonable to ask that the modification you need be incorporated into the floor plan and/or finishing touches on the unit.

Depending on the type of building or type of housing, though, you may have to pay for any structural changes or special equipment yourself. This is called “retro-fitting.” The pros of this are that you can get what you truly need but the following cautions apply:

- Get recommendations from friends who have had similar projects completed.
- Hire a licensed and bonded contractor. Be specific about changes you wish to make in advance.
- Ask for a written agreement with only a small down payment. Make the final payment only after the project is completed.
- Check with your local better business Bureau regarding the contractor's or program's reliability and performance record.

If there are any structural modifications to your home and you are renting, you may be required to restore the place to the way it was before you moved in. This may be an extra cost if you are moving out.

**Security deposits.** Most landlords will ask for some type of security deposit before a tenant moves in to cover the costs of damages. A fact sheet on security deposits can be found at [http://www.herc-inc.org/herc\\_pubs/HERC-Security\\_Deposit\\_Fact\\_Sheet.pdf](http://www.herc-inc.org/herc_pubs/HERC-Security_Deposit_Fact_Sheet.pdf) . However, costs you pay out of pocket for any structural changes or special equipment may exceed the cost of your security deposit. There may be some funds available to landlords to offset these costs if you cannot make them but it’s best to put money aside “just in case” if you are pretty sure you are not living in your “forever home.”

Security deposits also protect landlords if you fail to pay your rent or move out without giving reasonable notice or before your lease is up. If you have a lease, though, there may be acceptable reasons for moving out if you bring these issues to your landlord’s attention and your problem is not resolved.

**Unreasonable accommodations.** You are not entitled to reasonable accommodations unless you request them and, if necessary, clearly explain the

relationship between what you are asking for and your disability. The request can be made verbally or in writing (but writing is always better because then you have a copy, too) and it can be made by someone on your behalf. You do not have to use the words “reasonable accommodation” when, because of your disability, you are asking for a change in physical accessibility, services, or exceptions to rules, policies, or practices. Requests for accommodations that are considered unreasonable can be legally denied.

Legally, unreasonable accommodations are those which undue financial and administrative hardship or a fundamental alteration of the “program” or provider’s operations. A housing provider also can deny a request for a reasonable accommodation if the request was not made by or on behalf of a person with a disability or if there is no disability related need for the accommodation.

To help make better decisions about what to request, [Appendix C](#) also compares reasonable accommodations, reasonable modifications, and unreasonable requests for modifications.

**Denial of accommodations.** The determination of undue financial and administrative burden must be made on a case-by-case basis involving various factors, such as the cost of the requested accommodation, the financial resources of the provider, the benefits that the accommodation would provide to the requester, and the availability of alternative accommodations that would effectively meet the requester's disability-related needs. When a housing provider refuses a requested accommodation because it is not reasonable, the provider should discuss with the requester whether there is an alternative accommodation that would effectively address the requester's disability-related needs without a fundamental alteration to the provider's operations and without imposing an undue financial and administrative burden.

If an alternative accommodation would effectively meet the requester's disability-related needs and is reasonable, the provider must grant it. An interactive process in which the housing provider and the requester discuss the requester's disability-related need for the requested accommodation and possible alternative accommodations is helpful to all concerned because it often results in an effective accommodation for the requester that does not pose an undue financial and administrative burden for the provider.

Concerning alternatives, providers should be aware that persons with disabilities typically have the most accurate knowledge about the functional limitations posed by their disability, and an individual is not obligated to accept an alternative accommodation suggested by the provider if she believes it will not meet her needs and her preferred accommodation is reasonable.

Fundamental alterations are difficult to describe. One example is if a tenant request that the owner provides transportation for shopping but transportation is not provided to anyone else. Since the owner's business is housing and not transportation, providing transportation would be considered a fundamental alteration.

**SOURCE:** <http://www.hud.gov/offices/fheo/library/huddojstatement.pdf>

**FOR TRAINERS:** If time allows, break participants into small groups to discuss "What do I really need" and the 4 questions that follow it. These questions can be answered hypothetically or in terms of the needs of a group member who volunteers OR someone another group member knows. Remind the group about confidentiality both during discussion and after. Groups may volunteer to share and members of the larger audience may be invited to discuss scenarios in terms of the "directions" in the paragraph following the questions.

**What do I really need?** A good self-test is to ask yourself these questions:

- Do I really NEED the change I am asking for?***
- Am I asking for the change because it would be nice to have or something I want but can live without?***
- Will being denied the change I request unfairly and unreasonably affect my ability to truly call this place home?***
- Is there some other way to get what I think I need so that I can still call this place home and enjoy a reasonable quality of life?***

If your answers to Questions 1 and 3 are NO but your answers to Questions 2 and 4 are YES, you are probably NOT asking for a reasonable accommodation! If your

answers to Questions 1 and 3 are YES but your answers to Questions 2 and 4 are NO, you are probably asking for a reasonable accommodation but what you need can still be denied for reasons of expense, burden, or fundamental alteration to the program. Again, you can use Appendix C as a guide to what you truly need.

Nonetheless, any denial of an accommodation request should result in open discussion between the person being asked to make the accommodation and the person requesting it. It is not legal to say “we only do this type of accommodations” or “I don’t believe you so I’m not doing it.”



**WHERE DO I WANT TO LIVE?  
IS THE TYPE OF HOME I WANT AVAILABLE THERE?  
ARE THERE REALISTIC CONSTRAINTS ON WHERE I CAN LIVE?**

**MODULE 2: OPTIONS, cont.**

*Quality of Life Questions to Answer: Type of Neighborhood? Access to what and how to access? What about affordability?*

Photos courtesy of  
<http://www.sxc.hu/photo/259630> (above)  
 and  
<http://www.sxc.hu/photo/31555560> (below)

<http://www.sxc.hu/photo/827964>

\*Freedom Ride service is offered through a partnership between the Connecticut Department of Transportation, Greater Hartford Transit District and Yellow Cab Company. It is one of many "Dial-A-Ride" type options for people with disabilities in CT

Slide 6

**FOR TRAINERS:**

**Materials:**

- Live links of referenced materials if possible
- Extra paper and writing tools for participants who do not have their own (optional)
- Hard copies of referenced materials such as train schedules (optional)
- A hard copy of each of the following documents:
  - **Appendix D** -- SAMPLE COMMUNITY RESOURCE MAP
  - **Appendix E** -- "SIZE OF CT'S 169 MUNICIPALITIES"
  - **Appendix F** -- CT TRANSPORTATION OPTIONS
  - **Appendix G** -- HOUSING CRISIS FOR PEOPLE WITH DISABILITIES
  - **Appendix H** -- NEIGHBORWORKS AMERICA LOCAL RESOURCES

### Review slide 5

- **Elicit participants answers to:** Do you want to live in the city, a suburban area, or the country? Where do you work, like to hang out, practice your faith, do your shopping?
- Review the text of **Assessing the neighborhood** and **Community Resource mapping**.
- Review **Appendix D** SAMPLE COMMUNITY RESOURCE MAP.
- Review the text of **What Type of Neighborhood**.
- Review **Appendix E** "SIZE OF CT'S 169 MUNICIPALITIES". Note that there are live links to towns that have active websites to learn more about those communities.
- Review the text of **Transportation considerations**.
- Review **Appendix F** CT TRANSPORTATION OPTIONS.
- Review **Other considerations, Barriers to accessibility and affordability, and How to judge what's affordable?**
- Review **Appendix G** HOUSING CRISIS FOR PEOPLE WITH DISABILITIES.
- Review **Despite the scarcity of housing** and **Additional Resources**.
- Review **Appendix H** NEIGHBORWORKS AMERICA LOCAL RESOURCES.

After each section, invite questions and provide answers as time allows.

**Assessing the neighborhood.** The best way to see what's "out there" is to follow these steps:

1. **Drive-by.** Limited financial resources may not always allow someone with a disability true choice in affordable housing at present. Is the potential home located in a safe neighborhood? How do I know? Is the community undergoing revitalization? Do there appear to be a lot of foreclosures? How close are opportunities for recreation, leisure and socializing with others? Any living situation that puts people at risk of being isolated, lonely or victimized is not appropriate for anyone who may be particularly vulnerable.
2. **Stop in for a scheduled tour or visit.** Many apartment buildings and condominium complexes have a sample unit that is available so interested people can really experience the types of units available. You may want to

listen carefully, take good notes, or even bring someone with you if the unit you are touring is different from the one you are looking to live in. An example is that you may be looking for a two-bedroom unit but the one you are shown has only one bedroom. This means the floor plan will be different. Ask the person showing you the unit and any current residents you meet about their experiences and the community.

**Community resource mapping.** This can be a helpful way to narrow down the choices of what communities to consider. Community resource mapping is a process to answer questions like *What do I need and want to live near? What are the community resources available to the general public that exist to help me get what I need/want? Are they truly accessible to people with my particular type of disability?* A sample of a Community Resource map appears in **Appendix E**.

One option that is becoming increasingly more available is a “pedestrian villages” with shops, restaurants and apartments within walking distance of housing. CT’s Housing Plan of 2010 defines a sustainable community as one that integrates a variety of citizen needs (e.g., education, transportation, energy cost and availability, health and safety, workforce development, environmental quality, and economic development) with plans for housing.

All CT citizens have a right to a “suitable living environments.” The CT DECD defines “a suitable living environment” as one which is actively working on “improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial de-concentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.” (p. 11 of 2010 DECD plan)

**FOR TRAINERS:**

If time allows, have individual participants brainstorm what they already know and don’t know about the communities in which they or someone they are planning for already live or might live. Allow 5 minutes to list and plan to do a full community resource map. Participants may be invited to voluntarily share lists/plans.

**What Type of Neighborhood.** There are 169 “municipalities” in CT. Each of these has its own Planning and Zoning, property tax base, and other government. You may want to check out features of each of these towns before considering living there by looking it up on the internet. Even though **Appendix F** shows CT municipalities by size, there are some things you need to keep in mind:

- With the exception of the large cities, most municipalities have areas that could be considered rural because they are thinly populated and have a lot of open space.
- Even smaller towns and some rural areas may have more than one area in which stores and other services are concentrated, making them seem like small towns themselves.
- Almost every municipality has more than one “neighborhood,” where houses are reasonably close together and people can get to know one another more easily.

Note that **Appendix F** contains live links to towns that have active websites so you can learn more about those communities

**Transportation considerations.** What do you need to access and how will to access what you need in your community? Can you walk? Can you drive? *(There are some driving schools that specialize in assisting individuals with disabilities to drive and will provide a substantial discount. The CT Department of Motor Vehicles will also assist people needing to drive adapted vehicles to do so safely.)* Consider the dignity of risk factors in passing the written and/or driving parts of the CT tests to get a learner’s permit or license? If you can drive, do you have the ability to get and maintain your own vehicle? Can you work out an arrangement with, for example, an employment support agency or someone you know to co-own, lease, or loan your vehicle to them when you are not using it to help offset the costs? What is the commuting distance to and from where you work and how long will it take each way? Does your place of employment encourage employees to carpool or take a shuttle? Is public transportation available and close enough to where you will actually live?

The Connecticut Department of Transportation website <http://www.ct.gov.dot> has a lot of information on what’s available in CT including:

- Train service. Did you know, for example, that we have three different rail systems in CT with spurs that serve areas beyond the shoreline from Greenwich to Stonington? These are:
  - MetroNorth <http://new.mta.info/>
  - Amtrak <http://www.amtrak.com/home>
  - Shoreline East <http://www.shorelineeast.com/index.php>
- Bus services in various regions of the state and
- Taxi or local ride service specifically for senior citizens and people with disabilities like Freedom Ride in Hartford.

These websites can be very confusing so feel free to ask for help, especially from someone already familiar with how these transportation systems operate.

An important consideration is whether any transportation you need is available when the places you need or want to get to are open. For example, using Dial-a-Ride usually has to be arranged in advance and, even so, may result in delays because of the number of others using the service on a particular day of the week or time of month. **Appendix G** has other information about transportation.

**Other considerations.** There are other factors to take into account when deciding where to live. For example:

- Are you planning to live in this home for the short-term (e.g., while attending college) or the long-term?
- How important is it to you to “live green”? Is your building energy efficient and will you be able to have Energy Star lighting and appliances in your unit?
- How close do you feel you need to be to protective and emergency services (e.g., police, fire, ambulance, hospital)? Your choice of housing will have an impact on your ability to prepare for and respond to emergencies or shelter in place. Here are some additional questions you may want to ask yourself about how your housing affects you in potential emergencies:
  - How has the surrounding community been affected by recent natural hazards? Is a more responsive system now in place? Do your local

emergency management and disaster management planning processes address your needs vis-à-vis your functional needs?

- Will you live where a disaster caused by a natural hazard has the potential to trigger other threats such as a dam bursting or dangerous pollution from nearby industries?
  - Do you have a personal plan that may protect you from a disaster? How close are stores to stock up on supplies? Where is the nearest shelter and is it accessible?
  - Can you evacuate by yourself if a disaster is imminent? If not, is there someone to help you evacuate if a disaster is imminent?
  - Can you easily relocate if you have to or will you need sufficient homeowner's or renter's insurance to provide coverage for alternative living expenses if something happens to your primary residence
- 
- When I have to make payments for my home, who will I pay? You will need to know, if you are handling your own money, what day your payment is due (usually these are monthly) and to whom you make out your check or automatically transfer funds from your bank account. You may need to set up, as a payee, a bank, the Housing Authority, a housemate or roommate, the private or corporate owner of the building. Note that if there is a private owner, the building may be owner occupied, have a resident landlord, or have an absentee landlord. This is important information because there is a time delay in fund transfers as compared to, for example, walking downstairs to pay your landlord with a personal check or in cash.
- 
- Do you care about the age of your dwelling? Some options are new construction, remodeled quarters, renovated buildings, alterations to building structures, retrofitted with modifications, or if the building has a historic designation. Each of these factors may affect your live-ability and you will want to make sure you know where any changes have been made to meet legal requirements for the sake of your safety and/or whether you will be able to make any changes you need or want to make.
- 
- Do you want total privacy or are you okay sharing some common areas with others? Typical common areas (where they exist) include a laundry, a pool, mailboxes, or a lounge. Even if you don't use these areas, you may have to pass through them to get to and from your own unit.

- ❑ Is there some sort of association fee for outdoor grounds-keeping or will you have to make arrangements to take care of the property yourself?
- ❑ What is the pets policy? Some places have no limits or size/type of pet limits. This is important to know if you want a companion animal or if you have reasons for not wanting to live near pets (e.g., allergies or sensitivity to barking). Other places have strict “no pets” policies (including fish!).
- ❑ What is the smoking policy? Is no smoking allowed building-wide, in designated areas, in individual units only? If smoking is only allowed outdoors, is there a designated smoking area far enough away from the building that if you are sensitive to smoke you do not have to pass through it? Or is there no policy about smoking at all?

**Barriers to accessibility and affordability** according to <http://www.allenshea.com/principles.html> are:

- Discrimination, lack of systematic fair housing checks, lack of centralized complaint system
- Historic designation
- Price, fees
- Regulations and administrative processes concerning zoning/land use (environmental, population density), housing codes
- Employment availability
- Lack of transportation availability/poor maintenance of state infrastructure
- Bias about housing types.

HOWEVER, The available research is fairly strong that even multifamily rental housing:

- Does not impose greater costs on local governments;
- Does not increase traffic and parking problems;
- Does not reduce property values if well-designed and appropriate to the neighborhood;
- Does not inherently attract residents who are less neighborly or less involved in the community; and

- Has “not contributed significantly to the rise in school enrollments” and that
- “it is very unlikely that new multi-family housing has produced a negative fiscal impact on cities and towns.”

**How to judge what’s affordable?** Quality of Life issues, however, are often determined more by what’s accessible on the housing market and what’s affordable. Regardless of how housing that is available or affordable is defined, however, there is an overall housing crisis in CT making this an issue for all CT citizens. This is discussed in more detail in **Appendix H.**

Section 8-39a of the Connecticut General Statutes (CGS) defines “Affordable Housing” as housing for which persons and families pay 30% or less of their annual income (>30% IS CONSIDERED “COST-BURDENED”), where such income is less than or equal to the area median income for the municipality in which such housing is located, as determined by the United States Department of Housing and Urban Development (HUD). The federal government, through HUD, the U.S. Census Bureau, and the Rural Housing Service (RHS), also considers annual housing costs (including utility payments) to be “affordable” if they do not exceed 30% of a family’s annual income.

Affordability is also relative, relative not only to what a household can afford, but to what it can get for its money – “value” – and, generally speaking, households seek to maximize “value” and obtain the most housing they can afford. Therefore, according to the aforementioned definitions, housing can be affordable or unaffordable at any level of income.

In practical terms this means that for renters, rent plus utilities and any common charges paid by the tenant should not exceed 30% of their gross income and for homeowners, mortgage payments (principal and interest), plus property taxes due, private mortgage insurance (PMI), homeowners insurance, and utilities should not exceed 30% of their gross income.

There are a number of ways online you can calculate your expenses (including those for housing and related costs like utilities) based on your income. Here is a link to a helpful budget calculator we found (retrieved 11-7-13):

<http://www.greenpath.com/university/calculators/budget-percent-calculator.htm>



If you are planning to purchase your own home, there are multiple website which offer online mortgage calculators that will help you determine a) what you can afford and b) what type and amount of mortgage loan for which you may be eligible. Don't forget that hidden expenses such as property taxes (although you may be eligible for a waiver or a decrease in your town – call your local tax assessor's office to find out) and insurance along with utilities, grounds maintenance, and so on. Our advice is to use more than one of these resources to see if you get comparable answers to your question about "What can I afford?" and to get the best interest rate possible.

Finally, if you are planning on moving into any subsidized housing, there are extremely complicated regulations about how owners determine your eligibility and it is very important for prospective tenants to be honest about all sources of income. (for owner obligations, see, e.g., <http://www.hud.gov/offices/adm/hudclips/handbooks/hsg/4350.3/43503c5HSGH.pdf> ). Frequently asked questions about this process can be found at [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/programs/ph/rhiip/faq\\_gird](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/ph/rhiip/faq_gird) .

**Despite the scarcity of housing,** it is important to avoid:

- Overcrowding. The general guideline for a non-family unit is that the number of people living in a unit should equal the number of bedrooms plus one. Any more than the maximum listed below is considered overcrowding:
  - 1 person household = studio
  - 2 person household = 1 bedroom
  - 3 person household = 2 bedroom
  - 4 person household = 3 bedroom
  - 5 person household = 4 bedroom
  - 6+ person household = 5 or more bedroom units.
  
- Substandard housing/likely to be condemned. Indicators include incomplete kitchen and plumbing facilities; an unusual number of vacancies in a multi-family dwelling; presence of contaminants such as asbestos or lead-based paint; presence of other toxins, allergens, hazardous materials near the

building; unsanitary conditions (moisture or mold, unclean, pest-infested, unventilated, unsafe). Check with your local building inspector to make sure the place you want to call home meets minimum building code requirements for structural soundness and livability.

- Disproportionality/congregation of PWDs or people with other characteristics such as race, income level, ethnicity.
- Out of your budget range even with available financial support.

**Additional resources.** Here are some additional resources about affordable and accessible housing in Connecticut:

- **NeighborWorks America** is one of the country's preeminent leaders in affordable housing and community development. NWA works to create opportunities for lower-income people to live in affordable homes in safe, sustainable neighborhoods that are healthy places for families to grow. Headquartered in Washington, DC, NeighborWorks America operates through a national office. Offices in CT communities appear in **Appendix I**.
- **Office of Legislative Research (OLR) Research Report "Affordable Housing Programs in Connecticut."** This is a six page report from 2008 that reviews the variety of affordable housing programs and resources in CT. Source: <http://www.cga.ct.gov/2008/rpt/2008-R-0539.htm>
- **CT Housing Research.** This is a comprehensive web page <http://www.cthousingsearch.org/Resources.html> that includes most of the available resources for housing for people with disabilities in the state.
- **Accessible Housing Database and Manual.** This is a 52 page publication from the Rehabilitation Research and Training Center on Independent Living and Disability Policy in Berkeley, California. While this publication is older (August 2000) it provides a useful model for human services professionals and other who may be interested in producing a similar data base of accessible housing for people with disabilities. <http://www.wid.org> > [Publications](#)
- **New England Regional Catastrophic Preparedness Initiative (NERCPI).** "NERCPI Disaster Housing Project: Best Practices Study" March 2013. This


is a 16 page report that provides an outline for communities that are interested in developing housing plans that are most likely to be responsive to emergency and disaster situations and that includes specific recommendations. While the report does not explicitly cover the housing needs of people with disabilities, it does recommend what it refers to as a “Whole Community” approach that looks at how communities cannot just return to their pre-disaster condition but to come back as a better prepared community. [www.newenglandrcpi.org](http://www.newenglandrcpi.org)

- **Colorado Disaster Housing Plan. Department of Local Affairs October 2011.** This is a report from the Colorado collaborative group (Colorado Emergency Preparedness Partnership) that has been a national leader in Emergency Preparedness. The report addresses the need for housing planning in response to emergencies and disasters. [www.coemergency.com/2011/03/disaster-housing-strategies-and.html](http://www.coemergency.com/2011/03/disaster-housing-strategies-and.html)

## WHAT IF I REALLY NEED HELP FROM OTHERS TO LIVE IN MY OWN HOME?

**MODULE 2: OPTIONS, cont.**

How do I get any human support I need? Where do I look?



Can I count on my sister? My neighbor? Someone from my synagogue? Do I need to hire staff?

[Craigslist.org](http://www.craigslist.org)  
[Connecticut eastern CT](http://connecticut.eastern.ct)  
[hartford new haven](http://hartford.new.haven)  
[northwest CT](http://northwest.ct)

Do I want to or need to live with others?

### Slide 7

**“A service not a place.”** We cannot emphasize enough how support provision ideally should be separate from housing types even though traditionally these have been linked (e.g., if you need intensive supports, then you may have to live with others so intensive staff is shared and can be affordable). However, that may not be the reality for individuals with disabilities depending on a number of circumstances that include their source of funding if they are not able to pay for the places they live in and call home independently through earned income, personal wealth, etc.

#### FOR TRAINERS:

##### Materials:

- Hard copy of PCA handbook and other guides.
- Live links to or hard copies of referenced materials such as Craigslist and a classified ad page

- If it has not already been shown, live link to or downloaded video of <http://wtnh.com/2014/01/27/high-tech-homes-for-the-disabled/>
- Wall sheets
- markers

**Review slide 7.** Elicit participant input in answering the following questions: Do you want to live by yourself and, realistically, can you? If you need “human support,” can that person be a “natural support” like a housemate, a relative, a neighbor, etc.? If you live with someone else, choosing personal support that is ideal for you can be tricky ... assuming you have a choice.

**Discussion:**

Show the video clip <http://wtnh.com/2014/01/27/high-tech-homes-for-the-disabled/> or, if it has already been shown, refer back to it.

Point out the distinction, and summarize from appropriate sections of the text as needed, among the following types of supports that may be available or developed for individuals who need them:

- Living alone or as a married or committed couple or with your own children
- With parents or siblings
- PCA or other paid “drop in” support
- Living with another family member
- Living with friends
- Living with someone you don’t know who is looking for a house- or roommate
- Part-time paid agency support
- Full-time paid agency support

If time allows, elicit large group input about what support they thought or think is essential might be able to be replaced by technology – or not at this time. If not, elicit answers to the questions on pp. 50-51 from participants. Record responses in two columns on wall sheets as follows:

<b>Need for support</b> (ex. reminder to take medications)	<b>Assistive technology options</b> (e.g., medication app/dispenser with warning system)
<ul style="list-style-type: none"> <li>•</li> <li>•</li> <li><i>etc.</i></li> </ul>	<ul style="list-style-type: none"> <li>•</li> <li>•</li> <li><i>etc.</i></li> </ul>

**Support provision**, as we said at the beginning of this section, ideally should be separate from housing types even though traditionally these have been linked (e.g., if you need intensive supports, then you may have to live with others so intensive staff is shared and can be affordable). The CT Department of Developmental Services, for example, merges both support needs and physical plant requirements in defining the “type of residential services offered” (see <http://www.ct.gov/dds/cwp/view.asp?a=2039&Q=506224&pp=12&n=1>) as follows:

**Individualized Home Supports (IHS):** *This service is provided in the individual’s or family’s home in the community. An agency may provide this service/support or the individual may privately hire someone to provide it.*

- IHS provides assistance in basic skills, banking, budgeting, shopping and is designed to allow a person to live in their family home or live in their own home.
- A person can either work with a private provider for services or they can hire someone on their own to provide the services.
- Anyone that works for a private provider or that you would hire would receive training in DDS policies and procedures including; abuse/neglect, incident reporting, individual rights and confidentiality and the prevention of sexual abuse. They also will have specific training to implement strategies to address behavior, medical or other identified needs and to provide assistance in following special diets and/or therapeutic routines.
- Typical use of this service is 5-20 hours a week. Increased hours can be provided based on a Level of Need and Individual Plan. This service provides intermittent support and is less than 24 hour a day support.

**Community Companion Home (CCH): (formally, Community Training Home)** *A CCH is a private family home licensed by DDS, under regulations of the state of CT, to provide a residence and necessary support services to three or fewer individuals with intellectual disability. A CCH provides a nurturing home environment where individuals can share responsibilities, develop relationships, be independent and make their own choices.*

- The CCH licensee will provide assistance with daily living skills necessary to enable your loved one to live in the community and be as independent as possible.
- In order for a person to become a licensed CCH provider, he or she must undergo the licensure process outlined in regulations which includes but is not limited to submitting references, authorizing a conviction record check for themselves and other occupants of the home, and participating in a home study process. His or her home must also be evaluated for fire safety.
- Once the person is licensed, he or she will be trained in a variety of health and safety areas, DDS policies and procedures including abuse/neglect, incident reporting, individual's rights and confidentiality and the prevention of sexual abuse. A licensee also receives training in the specific needs and supports of any individual placed in the CCH.
- All information related to the CCH is updated annually, and all CCHs undergo an annual licensing inspection, under regulations, by the DDS Central Office Quality Management Unit.

Note that the CT Department of Developmental Services (DDS) will no longer specifically budget funding for buildings, room and board, utilities, food, and similar necessities for individuals for whom services are new. Rather, resources are allocated to individuals for staffing only based on an assessed Level of Need (see page 50) so individuals who are not competitively employed need to rely on their SSI for other expenses. "Beds" are available when a vacancy occurs in an existing DDS group living situations (e.g., group homes, community living arrangements, or continuous living supports situations) but these generally are filled in emergencies only and are really not places to live that someone who moves in under such circumstances can call home. Individuals who can creatively pool their resources can make their individual allocations stretch further.

There is some limited funding through the CT Department of Social Services for capital improvements necessary for independent living. In contrast, the CT Department of Mental Health and Addiction Services licenses Group Homes and in-patient psychiatric hospitals but provides a variety of facility- and home-based supports depending on medical needs. It is important to know how any specific

agency defines what types of support people with a disability who are eligible for their services need.

**How do I plan for human supports?** When considering human support, an individual must “design and plan for assistance based on their individual needs and desires; recruit, interview, hire, train, manage, compensate fairly, and schedule the individuals who will assist; and solicit assistance from unpaid individuals in their communities and neighborhoods.” You can live pretty much anywhere previously discussed and still quality for:

- Permanent supportive housing
- Supportive services only

Remember that Appendix B (which contains information specifically for developers and agencies/organizations seeking to provide individuals with a place to live that they can call home) applies here, too. For example, is there a need for a separate bedroom for live-in supports? Can someone be more independent with built-in accommodations or modifications? Can any of those be technological as in “smart homes”?

Some agencies clearly define what support people with disabilities are eligible for based on what is called a “Level of Need” (LON). It is important to recognize that, with self-determination, LONs only determine how much you will receive by way of funding to pay for staff supports. LONs do not determine where you have to live! A sample of residential service levels of support appears in Appendix J. We have included this information so that you and others working with you to get a place of your own to call home can get an idea of what types of support you may need based on your characteristics such as how independent you can be.

**Ideal supports.** Some questions to ask in deciding on the types of supports you want to seek include:

- Is it important to have someone of the same gender?
- How many support people are we talking about?
- What’s an acceptable age range?



- Is a Yin/Yang concept re: meeting each other's needs (i.e., someone who needs reminders to follow directions but can do so competently may be an excellent housemate for someone who can give directions but, because of physical limitations, may not be able to do tasks such as cooking or cleaning themselves) something that could work?
- Is "eligibility" an issue because public funding will be accessed?
- Who pays for what? If I am sharing staff supports, will I self-hire or will we jointly hire?
- How will I deal with evolving incompatibility up to and including moving out, firing someone, etc.?
- Who will cover/substitute/provide back-up if the person(s) I am counting on can't get to me because of illness or weather?
- If I am looking to an agency to provide supports, are "a la carte" services available so I only have to pay for what I need or is there another creative way to unbundle service packages because one size does not fit all?

**Natural supports.** Natural supports in lieu of paid staff may be preferred although there are pros and cons to each. Here are some examples of natural supports:

- Families may sometimes play a role in providing support (use of AT).
- You may be fortunate to find "a stay-at-home mother" who lives next door and who may be quite willing to stop by or call once a day to help you take medicine or change positions. This type of arrangement has two benefits: first, it eliminates the need for scheduling another paid contact; and second, it creates an opportunity for a relationship to develop between neighbors" SOURCE:  
[http://iod.unh.edu/pdf/CHANCE/Kleinarticle\\_Spain.pdf](http://iod.unh.edu/pdf/CHANCE/Kleinarticle_Spain.pdf)
- Individual or family that was homeless through no fault of their own may have access to unique funding sources DON'T BE A SNOB! CT's Housing plan addresses "Special needs housing populations" that, in addition to people with disabilities, includes elderly, homeless, incarcerated, persons with HIV/AIDS, domestic violence victims, and persons with drug and/or alcohol addiction, and veterans.
- Are there elderly community members who are no longer able to live totally independently but have decided to age in place so they could really use your live-in help availability? Did you know that elderly people are a subset of the eligible population defined by HUD that includes:

- One or more persons who has a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying
- One or more persons who has a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home
- Roommates who are previously unknown to you that you find the way anyone else would find a roommate.

There is a lot of information in **Appendix K** about roommates/housemates. It addresses how to decide if you want someone living with you, how to find the right person, and things you will want to be cautious about. There is also some advice for what to do if your living arrangement with someone else cannot continue for some reason.

**Paid Staff.** Flexibility must be maintained to increase, decrease, or change the amount and type of assistance a person receives as their needs and desires change. The concept of “aging in place” for adults without disabilities has heightened awareness about services that need to be provided in home instead of, for example, in nursing homes, homes for the aged, or skilled nursing facilities. No one should have to move when changes in their support needs occur. This requires that we anticipate client needs and address changes in age, health, income and other circumstances.

Other considerations for paid staff include:

- Whether an individual’s level of need or other source of income is sufficient to pay for the level of staff they need in the absence of other alternatives.
- The possibility of providing/developing “a la carte” services and unbundling available packages.
- Staff training
- The need for substitutes during short- or long-term leaves of “regular” staff
- Development of “on call” systems
- Training of substitutes

- Whether “Respite in place” (like “shelter in place” and “aging in place”) is an option or not
- Unionization of paid staff
- Cost of living increases and benefits (with or without unionization) to maintain a stable and well-trained workforce
- Hidden costs of paid staff.

**Personal Assistant model.** There are many things you will need to consider if you are getting your own place to call home if you are planning to rely on people you hire and manage yourself. Here are just a few of those things you will need to be able to do or have someone you trust or an agency you have selected do for you:

- Decide what you need someone else to do (there is a checklist following this section)
- Decide how and when you want/need each of these things done
- Learn where to find good support staff
- Know how to screen, interview, select, and hire the right person(s)
- Develop a back-up plan and communication processes (e.g., if someone has to call in sick)
- Train, supervise, manage, give positive and corrective feedback, and, if they are not performing to your expectations, terminate anyone you hire. There are specific laws about this.
- Record keeping and making sure your staff are paid
- Liability and insurance needs
- Avoid being abused, neglected, or “ripped off” by unscrupulous people and what to do if these things happen or you suspect they are happening

There is too much information to include all of it in this guide but if you are going to be depending on someone – especially someone who comes and goes from your home on a daily, weekly, or monthly basis to give you the supports you need – we recommend two excellent resources. Don’t get “hung up” on the fact that these are written for specific types of disabilities because the principles are the same regardless of what your life challenges are. The resources we recommend are:

- **A Step-by-Step Guide to Training and Managing Personal Assistants: Consumer Guide.** It was written by Gary R. Ulicny, Amy B. Adler, Sara E. Kennedy, and Michael L. Jones, copyrighted in 2006, and published by Research and Training Center on Independent Living, University of Kansas, Lawrence, KS 66045. You can download a copy of this guide at <http://www2.ku.edu/~rtcil/products/RTCIL%20publications/Personal%20Assistance/PA%20Manual%20print%20version%20Consumer%20guide.pdf>
- The website of the CT Department of Developmental Services at <http://www.ct.gov/dds/> has lots of information about how that agency deals with self-determination and hiring your own staff.

## **MODULE 3:**

### **MOVING TOWARD YOUR GOAL: WHAT DO YOU DO TO CLOSE THE DEAL AND GET IN?**

This module consists of three slides:

- 1. Different Financing Options for People with Disabilities (slide 8)*
- 2. Rights, Advocacy, and Responsibilities (slide 9)*
- 3. Utilities, Appliances, and other Services (slide 10)*

Each slide is followed by a discussion of the slide's topic and includes links to on-line videos and other resources.

## PAYING FOR A HOME OF YOUR OWN: WHAT FINANCIAL RESOURCES AND OPTIONS ARE THERE?

**MODULE 3: MOVING TOWARD YOUR GOAL- WHAT DO YOU DO TO CLOSE THE DEAL AND GET IN?**

Different Financing Options for People with Disabilities



Getting help at this stage can be SO important!

### Slide 8

#### FOR TRAINERS:

##### Materials:

- Live links or hard copies to all websites listed, other materials referenced
- Sample copies of documents for live presentations

**Review slide 8.** Summarize from the text or read specific sections aloud, depending on participants.

**Before you fully commit to the legal aspects of a place to live,** there are two additional steps to consider:

1. **Drop by for an unscheduled visit if possible.** This will allow you to determine whether you honestly saw what you needed to see when you did a scheduled tour. For example, if you need peace and quiet, had the landlord asked the family with noisy children not to be there when you toured so you got the impression that you would have peace and quiet when you won't? Are there block parties or other activities that are going on regularly at night? Will the neighbor who was not home when you visited make you uncomfortable?
2. You may also want to **"Test drive"** the unit if possible by visiting any people who already live there for an extended period of time or overnight. For some, this may produce more anxiety. For others, it is a great way for practical issues or questions to surface such as "What do I do when I need to use the bathroom but someone else is in it? How long do I wait?"

**Financing.** Understanding and obtaining financing for home ownership or unit rental or leasing is probably the most complicated of everything addressed in this resource and training manual. Volumes of information are available and there are many sources to approach for information. Some critical questions to answer are:

- Do you think you want to own your own place or rent or lease your home?
- What are you eligible for? Mortgages? Special programs like those available through the Federal Housing Finance Authority?
- Are you fully aware of all the costs involved (including those that may not be so obvious at first)?
- Have you been saving money? Do you have a bank account? Can you manage your own money or do you need someone to assist you with this? Note that a lot of people without disabilities also need help with finances. This is why there are professionals ranging from attorneys to financial advisors to turn to for help with more complicated transactions.
- Will you pay for what you need in cash, by check, or by credit card?
- Are you receiving some sort of government assistance already like Supplemental Security Income? Do you receive enough to cover your expenses?
- If you work, do you earn enough to cover your expenses?

**The United States Department of Housing and Urban Development** is considered the primary go-to sources for information about financing in the nation for anyone considered to have a low or moderate income. In addition to addressing issues of discrimination in housing, programs financially help moderate or low-income families with disabilities to rent or buy a home. Some programs are for people with limited incomes to be able to afford to rent or buy a home. Section 8 offers subsidies for both renters and home owners. Approved recipients will be granted monthly home ownership assistance payments to help cover mortgage payments.

As part of the national Housing and Economic Recovery Act of 2008, the **Hope for Homeowners program** continues FHA's existing and successful efforts to provide aid to struggling families trapped in mortgages they currently cannot afford. Certain borrowers facing difficulty with their mortgage will be eligible to refinance into FHA-insured mortgages they can afford. There is also a handy mortgage calculator at [http://www.fha.com/hope\\_for\\_homeowners](http://www.fha.com/hope_for_homeowners)

**Other sources.** For information on the numerous companies with financial assistance initiatives, you can use the Internet to search for “America Wide Home Loan Lenders.”

There are too many resources available to include in one place but following is a list of resources we found accessible and helpful in developing this document.

- **Disability Housing and Home Loans for Disabled Americans by Disabled World.** For people with disabilities and those on low incomes finding a home loan to purchase your own home can be a daunting task. Owning your own home is considered a fundamental right by most people, a natural progression into the world of independent living. Disabled World makes finding a reputable home loan lender a little easier by listing both government and private institutions that lend money for home purchases and down payment loans to people with disabilities and very low income earners. We have created a list of national, state, and local programs that offer mortgage assistance and other types of housing aid in America to those with disabilities. Also, there are a number of organizations listed that can provide guidance and information in regards to buying a first home. A first home owners guide to mortgages is also



available. <http://www.disabled-world.com/disability/finance/american-home-loans.php>

- **Fannie Mae.** First established in 1938 as a government agency, Fannie Mae in 1968 became a private, shareholder-owned company with a charter from Congress requiring the company to support the housing finance system. The **Fannie Mae Community HomeChoice with PHFA Access Modification** program offers assistance to buyers with disabilities (or those who have a household member with a disability living with them) who want to purchase a home and make access modifications to it, but who do not qualify for a PHFA home purchase loan. [www.hhs.gov/od/documents/CommunityHomeChoice.doc](http://www.hhs.gov/od/documents/CommunityHomeChoice.doc)
- **Habitat for Humanity.** A non-profit Christian organization, Habitat for Humanity ([www.habitat.org](http://www.habitat.org)), builds accessible homes for people in need. If approved you are granted a home and favorable mortgage loan, sponsored through donations, volunteer work and local, private, federal and state resources. HFH is a globally known organization and has built homes for families and individuals with disabilities and in need of financial support all over the world. Habitat has built more than 250,000 houses around the world, providing more than 1 million people in more than 3,000 communities with safe, decent, affordable shelter. What does a Habitat house cost? Throughout the world, the cost of houses varies from as little as \$800 in some developing countries to an average of nearly \$60,000 in the United States. Habitat houses are affordable for low-income families because there is no profit included in the sale price. Mortgage length varies from seven to 30 years. CT chapters can be found at <http://www.habitat.org/local/affiliate?zip=&area=CT&=Search>.
- **NCB Capital Impact.** By adopting common principles, sharing best practices, and providing tools and resources, NCB Capital Impact aims to help governments and nonprofits stretch their dollars further to help more people realize the dream of homeownership. <http://www.ncbcapitalimpact.org/>
- **National Disability Institute** strives to increase social and economic independence amongst individuals with a disability. The goal of this partnership is to establish economic freedom for American with disabilities. <http://www.realeconomicimpact.org/>

- **Homes for Our Troops** is a non-partisan, non-profit organization that provides specially adapted homes for severely injured service members. Through their growing network of monetary contributions, donations from building contractors, suppliers, corporate supporters and local volunteers, they are able to provide our assistance at no cost to the veterans that we serve.  
<https://www.hfotusa.org/home>
- **The Connecticut Housing Finance Authority supports Connecticut's Home of Your Own initiative** for people with disabilities. CHFA offers 30-year fixed rate mortgages for persons with disabilities who wish to purchase their first home. One and two person households earning up to \$81,000 per year are eligible.  
<http://www.chfa.org/default.aspx>
- **Affordable Accessible Housing: A guide for People with MS in Connecticut.** A useful 38 page guide to various aspects of finding and funding accessible housing in CT.  
[www.nationalmssociety.org/chapters/ctn/programs.../download.aspx?id](http://www.nationalmssociety.org/chapters/ctn/programs.../download.aspx?id)
- **Office of Legislative Research (OLR) Research Report "Affordable Housing Programs in Connecticut.** This is a six page report from 2008 that reviews the variety of affordable housing programs and resources in CT.  
<http://www.cga.ct.gov/2008/rpt/2008-R-0539.htm>
- **Power Point Presentation from Kathy Gips at the New England ADA Center to the Americans with Disabilities Act Coalition of Connecticut entitled "The Fair Housing Act, Section 504 of the Rehab Act and Americans with Disabilities Act: Untangling Housing Requirements" (December 11, 2012)** . This is a comprehensive 100+ page presentation that includes information on the details of the three federal acts as they apply to housing for people with disabilities. It is useful for people with disabilities, contractors and advocates as it also gives details about specific code requirements in addition to the legal overview. Additional information from the NE ADA Center that is related to housing can be found at <http://www.newenglandada.org/publications>.
- **Materials from the Mississippi Home of Your Own program.** These materials include policies, procedures and guidelines from one of the model programs in the country that assists people with disabilities to navigate the complexities of

finding a home of their own. Also available are their monthly newsletter and updated fact sheets about the program. Here is their website:  
[www.usm.edu/disability-studies/housing-home-your-own-hoyo-overview](http://www.usm.edu/disability-studies/housing-home-your-own-hoyo-overview)

- **Fair Housing Act Accessibility Training Materials from the Fair Housing Accessibility First group.** Available through Fair Housing First at [www.FairHousingFIRST.org](http://www.FairHousingFIRST.org), this is a several hundred page document that is applicable for people with disabilities, advocates, contractors, and municipal planners. It provides comprehensive information on not only requirements of the Fair Housing Act but also gives information about potential violations and how to avoid those.
- **Financing Options for Housing for People with Disabilities in CT.** The Connecticut Department of Social Services website [www.ct.gov/dss/](http://www.ct.gov/dss/) has a 9 page overview of various financing options for housing through state resources that is useful for people with disabilities and advocates.
- **Certain Developments Vouchers.** This publication from the U.S. Department of Housing and Urban Development is a description of a federal program through that federal department that allows “non-elderly families having a person with disabilities” to apply for housing assistance in housing arrangements that are designed for elderly persons. The document can be found at [www.hud.gov/offices/pih/centers/gmc/categorical/cd.cfm](http://www.hud.gov/offices/pih/centers/gmc/categorical/cd.cfm)
- **Slides from a Connecticut Community Providers Association webinar from February 27, 2013 by Scioto Properties.** Scioto Properties is a private developer that specializes in the development of housing specifically for people with disabilities. They partner with 65 organizations across the country. The slides present information on how to manage the process of developing your own accessible home. More information about this option can be found at [www.scioto.com](http://www.scioto.com).
- **Senate Report from the Health, Education, Labor and Pensions Committee chaired by Senator Tom Harkin. July 18, 2013 “Separate and Unequal: States Fail to Fulfill the Community Living Promise of the Americans with Disabilities Act.”** This is a comprehensive 109 page report that investigates on a state by state basis the progress toward moving people with disabilities out of

institutional settings into the community. It includes a state by state review of progress on the states' Olmstead plans. For individuals moving from congregate living settings to homes of their own, this report provides important information about rights, eligibilities, etc.


[www.harkin.senate.gov/documents/pdf/OlmsteadReport.pdf](http://www.harkin.senate.gov/documents/pdf/OlmsteadReport.pdf)

- **CT's Olmstead Plan** can be found at <http://www.ct.gov/dss/lib/dss/PDFs/CommIntPlan.pdf>. This is the state's original 122 page plan from 2002 for how to meet the mandates of the Olmstead decision.

## RIGHTS, ADVOCACY, AND RESPONSIBILITIES

**MODULE 3: MOVING TOWARD YOUR GOAL, cont.**

Rights, Advocacy, and Responsibilities



The collage contains several elements: a 'NO VACANCY' sign on a building; a house icon with the text 'Connecticut Fair Housing Laws' and a URL; a document with a pen and the text 'How to File A CHRO Complaint'; a magnifying glass over text; a building with the text 'Rights and Responsibilities of Landlords and Tenants in Connecticut'; and a red wheelchair symbol.

### Slide 9

*“If a landlord is skeptical of a tenant's alleged disability or the landlord's ability to provide an accommodation, it is incumbent upon the landlord to request documentation or open a dialogue.”*  
(Jankowski Lee & Associates v. Cisneros)

#### FOR TRAINERS:

##### **Materials:**

- Copies of the following for live presentations:
  - "Connecticut Fair Housing Laws," a P&A Self-Help Publication
  - "How to File A CHRO Complaint," a P&A Self-Help Publication
  - "Rights and Responsibilities of Landlords and Tenants in CT," a publication of the judicial branch of CT government
- Live links or hard copies of references websites and resources if possible (optional)

- Wall sheets (optional)
- Markers (optional)

**Read the opening quote.**

**Review Slide 9.** Summarize each section of the document. Under “The Legal Basis” section, read each subtitle beginning with “**DID YOU KNOW \_\_\_\_\_**” and read the full entry if time allows and participants request more information. Invite a Q&A session. Emphasize that funding is extremely limited, competition for what is available is stiff, and affordability and availability are universal issues in the current economic climate. However, what may not be feasible for one person may be feasible for another so the important consideration is how much time and energy the individual and the circle of support around him/her have to continue looking.

**Your rights.** According to the introduction of a document ***State of Connecticut Analysis of Impediments to Fair Housing Choice Update***, “Every American has a right to fair housing. The right to live where one chooses, in dignity and without fear of discrimination, is a fundamental right guaranteed to all United States citizens. As a federal and state-sanctioned right, it cannot be denied to anyone because of race or color, national origin, religion, ancestry, sex, familial status, or disability.”

The concept has its roots in the Thirteenth Amendment to the Constitution and, ultimately, the Civil Rights Act of 1964, which delineated an explicit legal obligation to provide equal access to housing in the United States. During the civil rights era, the phrase “fair housing” was commonly used to express the concept of equal access to housing and housing services. By 1968 the first federal fair housing act was enacted to prohibit discrimination in housing based on race, color, national origin, and religion. Gender was added in 1974, and disability (handicap) and familial status were added through amendments in the 1980s. The Connecticut Discriminatory Housing Protections Act grants rights similar to those outlined in the federal Fair Housing Amendments Act and has additional protected

classes: age, marital status, and lawful source of income. Sexual orientation was added as a protected class in 1991.

**The Legal Basis for “A Place to Live That You Can Call Home”**. Anyone, regardless of the nature or severity of their disability, has a legal right to a home. Many people are not aware of these rights and may inadvertently violate them by advocating for congregate housing or communities. For example:

- **DID YOU KNOW** that there is a law in Connecticut called the LIVABLE COMMUNITIES ACT that says that the State Commission on Aging will help towns and cities plan their communities so that people of all ages can live in their own homes regardless of age or disability? If you want to read more about this new law you can go to this website:  
<http://www.cga.ct.gov/2013/TOB/H/2013HB-06396-R00-HB.htm>
- **DID YOU KNOW** that there is a federal law called the Olmstead Act that requires states to let people with disabilities live in communities and not keep them in institutions? This law applies to all 50 states and all 50 states are required to have a plan about how it is going to follow the law. If you want to read more about this law you can go to these two websites:  
[www.bazelon.org/.../Olmstead...the.../The-Olmstead-Decision-.aspx](http://www.bazelon.org/.../Olmstead...the.../The-Olmstead-Decision-.aspx) and  
[www.harkin.senate.gov/documents/pdf/OlmsteadReport.pdf](http://www.harkin.senate.gov/documents/pdf/OlmsteadReport.pdf)
- **DID YOU KNOW** that the Americans with Disabilities Act (also known as the ADA) says that people with disabilities are supposed to be supported in the most integrated setting possible? The U.S. Department of Justice says that all public places must “administer services, programs, and activities in the most integrated setting appropriate to the needs of qualified individuals with disabilities.” If you want to read more about this part of the ADA, you can go to this website <http://www.napas.org/en/advocacy/legislative/ada-section-504/283-ada-title-ii-public-entities.html>.
- **DID YOU KNOW** that there is a federal law called the FAIR HOUSING ACT that protects people with disabilities from discrimination in housing and also requires builders and landlords to make sure that public housing and other public facilities are accessible to people with disabilities? For a complete description of this law and other Connecticut legal resources about housing

you can go to this  
website: [www.ct.gov/opapd/cwp/view.asp?a=1756&q=277248](http://www.ct.gov/opapd/cwp/view.asp?a=1756&q=277248).

FOR TRAINERS: If time allows, invite participants to volunteer types of discrimination they have faced or have known to exist. You may record these on wallsheets.

**You have a right to be free from discrimination if you or someone you want to live with has a disability.** People with disabilities are not the only ones who can face discrimination when seeking a place to live that they can call home. In fact, common reasons for discrimination include but are not limited to:

- Age
- Ancestry or national origin
- Skin color, race or ethnicity
- Family size
- Family or marital status (e.g., with children, living together without being married)
- Service animal
- Disability
- Prior conviction of a crime
- Religion or culture
- Gender
- Source of income
- “Unqualified” (e.g., never rented before so no references)

This is important because people with disabilities who also have one of these characteristics may be at risk of greater discrimination. This is why it is so important to know your rights and responsibilities as well as how to advocate for yourself or access advocacy services.

**Housing discrimination.** Housing discrimination can take many forms. Some common forms include:



- ❑ Misrepresenting the availability of housing: A landlord, owner, or real estate agent tells someone that the apartment, house, or condominium is not available, when in fact it has not been rented or sold.
- ❑ Refusals to rent or sell: A landlord or real estate professional refuses to rent or sell to someone because he/she is a member of one of the protected groups. This may happen more frequently to people who are moving from a residential treatment program which they list as their last address on the application or when someone else, like a case manager or the TTY relayer, makes the inquiry. This refusal doesn't have to be overt. Sometimes, refusing to return phone calls, hanging up on you, being rude, or failing to show up at designated meeting times is a way of avoiding renting or selling to you.
- ❑ Discrimination in terms and conditions: Someone is given different terms or rules than others because he/she is a member of one of the protected groups or associated with someone else who is. For example, no income documentation or references may be required from someone who does not have an obvious disability whereas these are required of someone with an obvious disability.
- ❑ Change in terms (e.g., cost to rent, what services are included), promising but refusing to provide reasonable accommodations/modifications
- ❑ Discriminatory advertising: Any written statement in a newspaper or oral statement that indicates preferences or limitations for certain people. This includes any ad or brochure that is created by the owner of the property.
- ❑ Use of threats, intimidation or coercion: Someone attempts to prevent a person from renting or buying a house in a neighborhood by suggesting that he/she will not be safe or that neighbors may not want her/him to move in.
- ❑ Harassment
- ❑ Charging different people different rates for the same service or unit or having different application requirements.
- ❑ Requiring extra money for services that are covered by law or that no one else has to pay for.
- ❑ Outright denial of any accommodation requested or being steered toward another property that "might be more appropriate for you." For example, you may need to park closer because of difficulties ambulating. The apartment manager is required to designate a parking spot for you close to the building even if all other tenants park on a "first come, first served" basis.
- ❑ Negative comments about your disability or about disabilities in general.

**What's not discrimination?** It is NOT discrimination if a housing provider asks the following of ALL applicants:

- An inquiry into an applicant's ability to meet the requirements of tenancy (e.g., pay the rent on time, maintain a sanitary environment within the unit);
- An inquiry to determine if an applicant is a current illegal abuser or addict of a controlled substance;
- An inquiry to determine if an applicant qualifies for a dwelling legally available only to persons with a disability or to persons with a particular type of disability; and
- An inquiry to determine if an applicant qualifies for housing that is legally available on a priority basis to persons with disabilities or to persons with a particular disability.

If you face discrimination in your search for a home, one question you may want to ask yourself is, if I have been discriminated against, do I still want to live here? Sometimes the answer for one individual is "yes" whereas, for another individual, the answer may be "no."

**Disclosure of your disability.** A critical issue for people with disabilities to consider when seeking housing is whether or not to disclose their disabilities. For some individuals, the disability may be obvious. What people see, though, is not an indication of an individual's competency or value as either a human being or prospective tenant. Other people, though, may have hidden disabilities. If you think you have a hidden disability that is likely to affect your acceptance into a living arrangement for ANY reason (for example, if you have Tourette's syndrome or other disability that, especially when you are anxious, may affect your behavior), you may want to consider disclosing this up front along with references or face-to-face support from people who know you and can speak to your strengths. If you have a hidden disability that is only likely to require accommodations after the fact, you may not want to disclose until the "deal is done." Timing is everything and only you and those who care about you can make decisions about disclosure. No one has a right to disclose for you without your permission.

**Signing legal documents.** It is essential to have any final agreements made by you, anyone you are living with, and/or anyone you will be obligated to financially

in writing. READ THE FINE PRINT and, regardless of the type of disability you have, it is advisable to protect yourself by having someone you trust double-check the papers for you.

If you are buying a home, you will most likely be using both a real estate agent and an attorney to make sure everything is in place. It is often considered best to have your own professionals (and let the seller have his/her own professionals) but it can be less expensive if you agree to share. Make sure the agreements you have with any professionals assisting you are in writing, too. For example, if you decide to share to save money, get a contract in writing that says the professional understands she or he is representing both parties and promises to be fair, taking the best interests of everyone into account.

If you are renting or leasing, you will want two documents completed in writing and signed by both tenant and landlord: 1. The **rental agreement or lease** and 2. an **Apartment Condition Checklist**. Although your landlord may have his or her own checklist for going over the condition of the unit you are moving into right before you actually move in, one of the most comprehensive apartment condition checklists we've seen can be found at the national Corporation for Supportive Housing toolkits at <http://www.csh.org/toolkit2>. We suggest you use it, too, and have it signed by your own witnesses.

When you are living with anyone else, you may even want to have agreements about who does what chores, for example, in writing (as well as who pays how much for what) and post signs reminding everyone about common courtesies.

**Additional resources to help you with your rights.** Here are some additional resources to help you with your rights:

- **The Connecticut Housing Coalition (CHC).** The CHC is an advocacy organization for fair and accessible housing in the state. While the CHC does not provide direct services it has put together a resource page for finding direct services. <http://ct-housing.org/resources/housing-help>
- **AbleData Informed Consumer Guide to Accessible Housing.** This is a 31 page guide to assessing the accessibility of housing choices and an overview of some of the laws and resources that can help assure accessibility of housing.

[http://www.abledata.com/abledata.cfm?pageid=191907&filename=Accessible\\_Housing\\_ICG.htm](http://www.abledata.com/abledata.cfm?pageid=191907&filename=Accessible_Housing_ICG.htm)

- **Publication from the U.S. Department of Housing and Urban Development, Office of Policy Development and Research entitled “Discrimination Against Persons with Disabilities: Testing guidance for practitioners”.** This is a 180 page publication that allows human services practitioners to “test “for the presence of discrimination against persons with disabilities in housing. The publication provides very clear assessment materials for different situations and types of housing. [www.hud.gov/offices/ftheo/library/dss-guidebook.pdf](http://www.hud.gov/offices/ftheo/library/dss-guidebook.pdf)

## IMPORTANT THINGS TO REMEMBER (AND BUDGET FOR) WHEN DECIDING WHAT YOU CAN AFFORD

**MODULE 3: MOVING TOWARD YOUR GOAL, cont.**  
Utilities, Appliances, and other Services



**What's included and what's not?  
What do you have to do to get power turned on? How will you move in?**

Slide 10

### FOR TRAINERS

#### Materials:

- Live links to websites

**Review slide 10.** Emphasize the need to determine what's included and what's not, what has to be done to get power turned on, and how the person will move in.

**The basic utilities** that you will need are heat, hot water, electricity, and telephone. Keep in mind that there are several ways to provide heat, hot water, and energy for cooking. Electricity, oil, and gas are the most common. However, once your place is designed to rely on one or more of these sources, there is usually not a whole lot you can do about it. Nowadays, many people do not get a

phone hooked up to a landline at all and just use a cell phone – even if there is a land-line hook-up already available in the unit that they could use if they chose.

There are also many companies that provide electricity, oil, gas, and phone service to choose from. Listing all of these is beyond the scope of this resource but it will be important for you to know if these are provided by a landlord or if you will have to pay for them yourself or if you will be sharing their costs with anyone else living with you. Be sure to factor the costs of these utilities into your budget if they are not included in your rent!

Also, if you are responsible for paying for any of the utilities you need, make sure that these are hooked up before you move in. You may be able to make your own arrangements with utility companies or may need to have someone help you with this. Don't wait until the last minute even if you have to pay for service for a few days before you move in. It is advisable not to have the power where you now live turned off until the last day you have moved all your belongings out.

**Services that are “nice to have.”** If you can afford it, you may also be interested in having access to cable TV or the internet. Find out from your future landlord if hook-ups for these already exist and, if not, whether you are allowed to get hook-ups for these. If you can, you will need to get these services put in your name before you move in unless they are already included in your rent.

Some companies offer unique products and/or discounts to individuals with disabilities. For example, AT&T puts out a video on how they support technology and have an entire department devoted to this even though their primary interest is your phone use. Other companies have similar resources. Just check on line. <http://www.wireless.att.com/learn/articles-resources/disability-resources/disability-resources.jsp>

**Assistance in paying for utilities and other services.** There are programs at the local or state level to assist you if you have difficulty paying for essential utilities either by subsidizing your bill or helping you to work out a payment plan. You can learn more about these by calling the company providing your services directly.

**Other considerations.** There are several issues about utilities and appliances that you need to know about. Here are things to consider before you close the deal and move in:

- What is the housing unit you are looking at already equipped for? For example, you may have to get and learn how to use a gas stove if that's what the stove, heat and hot water are connected to.
- Know that, in almost all places to live, you will have to pay for your own phone and/or internet services. This is true whether you will use a land line or a cell phone. If you will use a land line, is the unit already wired to meet your needs? This usually applies to cable TV, too!
- What is included in the rent if you are paying rent? Is there free trash pick-up or do you have to hire a private company or go to the dump? Some places include things like heat and hot water. Some may offer DISH® tv or cable. Many do not and you will have to both turn these on and budget for them.
- How will your lawn get mowed or snow get cleared so you can get out?
- Does the unit you want to move into already have a refrigerator, stove, dishwasher, or laundry facilities or will you have to buy any of your own appliances? If you have to buy your own appliances, make sure these fit in your unit, that you have permission to install them, and that they can be hooked up "as is." Sometimes, you may have access to a washing machine and dryer on the premises. Occasionally, these are in your unit and you are free to use them as needed. If you don't have use of a private washing machine/drier in your unit, is there a public or common laundry facility in your building? Most often, these machines are not free and are coin operated. Be prepared to have to wait in case another tenant is using the appliances you need.

**Moving in.** A final service to consider as you close the deal is a moving service. Does someone you know own a van you can borrow or is someone willing to work with you to make multiple car trips from where you now live to your new home so your stuff gets move there? Will you need to hire a moving company? What you will probably need to move is addressed in Module 4.

**Here are some other tips about moving in:**

**Emergency contacts/change of address forms.** It is a good idea, if you do not keep contacts stored in your cell phone and you correspond with "snail

mail,” to keep a posted list of your doctors, your dentist, any agencies or agency staff from whom you receive services, public services (police and fire department) if using 9-1-1 isn’t appropriate, frequently called numbers that you don’t remember (like your two favorite restaurants that deliver to your door), and your closest family members or friends if someone else needs to reach them on your behalf.

Also, before you move, make sure your doctors, your dentist, any agencies or agency staff that supports you, your extended family and other friends, your employer, and anyone who regularly sends you mail or calls you know that your address has changed and, if needed, that you have a new phone number. You may do the notification yourself or have someone else assist you.

**For mail**, the United States Postal Service offers an online way to re-route any mail for a period of at least several months  
<https://moversguide.usps.com/icoa/home/icoa-main-flow.do?execution=e1s1& flowId=icoa-main-flow&referral=MG80> .



## **MODULE 4:**

### **ENDING YOUR JOURNEY WITH A PLACE YOU CAN CALL HOME!**

This module consists of FOUR slides:

- 1. Furniture, furnishings, and other stuff – what to get and where to get it (slides 11 and 12)*
- 2. Maintaining Your Home (slide 13)*
- 3. Being a Good Neighbor and Joining Your Community (slide 14)*

Each slide is followed by a discussion of the slide's topic and includes links to on-line videos and other resources.

# HOW TO MAKE YOUR PLACE YOUR HOME

## MODULE 4: ENDING YOUR JOURNEY WITH A PLACE YOU CAN CALL HOME!

Furniture, furnishings, and other stuff – what to get and where to get it



Buy new from department stores like IKEA®, Pier1®, Sears®, Target™, Wal-Mart®, Dollar Stores, Job Lots, etc., by visiting or shopping online



Start asking now to get "stuff" for presents and save them until you need them!

Slide 11

## MODULE 4: ENDING YOUR JOURNEY, cont.

Nice to have or NEED to have?

Furnishings, furniture, and other stuff, cont.



Slide 12

**Nice to have or NEED to have?** Generally speaking, there is likely to be some disagreement among readers of this resource about what is needed versus what is wanted so these images and the corresponding table should be used just as a guide. What's most important is to take care of what you already own so it lasts and to make sure you budget for things you want **after** you already have the things you need. It is never a good idea to buy things you want but don't need unless you can afford them. Some things (like detergent, toothpaste, toilet paper or cleansers) will need to be replaced before you run out of them. Other things may need to be replaced over time.

**FOR TRAINERS:**

**Read** the opening paragraph of the text, "Nice to have or NEED to have?"

**Review slides 11 and 12.** Be sure to note that we are not endorsing any one store or any type or brand names of products.

**What do you really need?** Unless you move into a place that is already furnished, it is likely that you are going to have to get some things of your own to really have a home. Sometimes, things like a sliding built-in shower door (so you won't need a curtain) or a microwave are included in your unit so you don't have to buy them. Even then, you may want to use the following table which provides a checklist of a full range of things you either need or might want to have in your own home.

We already discussed service and therapy animals that uniquely meet your needs. If you just want a pet, though, you really have to ask yourself, Are pets allowed? If so, can I take care of one? If so, can I afford one? This website discusses animals that are not official service animals as defined by federal law but that may also be necessary for, as an example, emotional support.

<http://invisible disabilities.org/educate/serviceanimals/morethanjustapet/> For some readers, what is thought of as "just a pet" may really provide support even if it is not legally a service animal.

In addition to pets, there are other things that may be nice to have but you really don't NEED to have them to live in a place you can call home. For example,

pictures, candles, and houseplants are nice to have but, especially when you are first starting out, you probably could live without them.

A fairly complete list of furnishing, furniture, and other “stuff” you will want to consider appears in **Appendix K**. It is organized by area of your home, things you definitely may need to have and things you may want to have.

You will also want to have basic food, products to maintain your health, and laundry supplies in your home.

**Basic foods.** Few people can afford to eat out all the time (and some can't afford to eat out at all) so planning to buy groceries so you can fix your own meals is a necessity. There are some food products that are considered “basic foods” because either most people or you use them on a regular basis. Here is a sample list of some basic foods that many people buy to have on hand:

- Pasta
- Sugar and flour
- Spices
- Oil for cooking
- Non-perishable food
- Extra frozen food to thaw, microwave and eat when you don't feel like preparing a meal
- Canned goods
- Cereals
- Snacks

**Products to maintain your health.** A good first aid kit should always be on hand (stored, for example, in your kitchen or bathroom) for minor injuries. Some over-the-counter medicines you use when you're not well such as pain killers, cold and cough remedies, etc., may also be handy to keep around. Just make sure you check the dates of these products and replace them before they expire. If you take prescription medication, it is always a good idea to keep this in a locked box or, if this is too inconvenient, in a storage box that you can access easily but that is kept out of sight and out of reach of any visitors you may have.

Most pharmacists, in addition to your doctor or clinic, are helpful in providing advice about other things you specifically may want or need to have in your home.

**More about laundry.** If you are using coin-operated washers or dryers, make sure you have coins available for when your clothes or sheets get dirty! Even if you use a public Laundromat in your community (and you definitely will need to have money with you to use these machines), it is a good idea to have the following laundry supplies on hand because it is less expensive to do so:

- Laundry detergent
- Fabric softener
- An iron and ironing board if you have clothing that wrinkles (such as cotton blouses).

**Where to get things you need.** It is important to note that we are not endorsing any one store or any type or brand names of products and that supporting local businesses is always a possibility and that a great way to develop community connections is by shopping locally at “mom-and-pop” owned places. Some people prefer to support local businesses (a great way to develop community connections) by shopping in specialty stores there. These types of stores can include “mom-and-pop” owned places that sell only furniture or upholstery or kitchenware.

Note that it is never too early to start collecting things like cookware, a set of dishes, cutlery, etc., whether you buy them yourself or ask for them as gifts for your birthday, a holiday, or “just because”!

Other places to get what you need include eBay© or other on-line sites such as <http://freecycle.com/> or Craig’s list. You can also shop at local garage sales (or tag sales or rummage sales or whatever they are called in your area of the state) that are run by individual families, neighborhoods, or non-profit organizations as fundraisers. “One person’s trash is another’s treasure.”

## WHO'S RESPONSIBLE FOR MAINTAINING WHAT: YOU OR YOUR LANDLORD?

**MODULE 4: ENDING YOUR JOURNEY, cont.**

Maintaining your home

Things you need to do

When to call the landlord or, if you own your home, your insurance company!

Photo courtesy of Today's Homeowner.com  
<http://www.todayshomeowner.com/>

Slide 13

### FOR TRAINERS

#### Materials:

- Hard copy of **Appendix L** – Ordinary v. Excessive Wear and Tear

**Review slide 13.** Point out that if a tenant isn't sure (e.g., with a clogged toilet), it may be best to ask for help. For people owning their own homes, maintenance is even more important because it is always a good idea to take care of things that are important. Like homes!

**Review Appendix L.** Remember that not maintaining your home may be grounds for eviction.

**Your responsibilities.** When you move into a place of your own, you are responsible for doing certain things or making sure they get done. These things include:

- Recycling
- Getting rid of your garbage
- Cleaning by vacuuming your carpets (especially if they are wall-to-wall), washing your kitchen and bathroom floors, wiping down your appliances, etc.

**Cleaning supplies.** You will need to have supplies to keep your home neat and clean. Since there are so many products available and different people prefer to use different methods of cleaning, the following is a list of things from which you can choose what you want to keep at home:

- Broom
- Dustpan and handbroom
- Sponge mop for hard floors
- Vacuum cleaner
- Duster
- Paper towels (with a paper towel holder)
- Additional cleaning supplies for floors, toilets, walls, bathroom, glass/windows, furniture

**Can you fix it yourself?** Sometimes things can go wrong and you can easily deal with them yourself like plunging a slightly clogged toilet or using wood putty and paint to cover up a small hole in your wall.

Other times, you definitely have to call your landlord for help. If you own your own home, you will want to call your insurance company to see if any of these types of things are covered so they won't cost you as much:

- Leaking pipes
- Vermin such as insect or rodent infestation. (Note that insect infestation is different from the occasional spider or fly finding its way into your home!)
- Damage done by storms.

**Ordinary wear and tear** is not clearly defined anywhere in the law. It may be defined in a lease or rental agreement so make sure you read the fine print! The table in **Appendix L** shows examples of wear and tear that is “ordinary” as compared to “wear and tear” that a tenant may have to pay for out of a security deposit. Also generally speaking, what is considered “ordinary” are the types of minor damage that any tenant might cause. Damages you probably will have to pay for are those that you intentionally do without regard for the repair cost to the landlord or future tenants OR that occur accidentally but are not easily fixed by the landlord. You may also have to pay for any and all damages you, your roommates, or your pets or service animals do above and beyond “reasonable wear and tear.”

Reasonable wear and tear typically includes scuff marks on walls or molding, minor dents in doors from opening and closing them, sheetrock holes from hanging pictures unless you agreed when you moved in that you would not hang anything on the walls. The need for a landlord to re-paint your place or replace carpeting or linoleum that has worn because of foot traffic is also covered under “reasonable wear and tear.”

If you regularly clean your home, you are likely to avoid many problems. If something is worn, torn, frayed or broken and you can easily replace it with the identical item, it may be a good idea to do that **provided it is done with “workmanlike quality.”** If you can’t do the work yourself, it is a good idea to let the landlord know and ask whether you should hire someone yourself or wait until the landlord fixes the problem. Some problems (like flooding toilets) must be addressed **immediately**. Other problems (like worn carpeting) typically can wait until either you move out or the landlord is able to do the work that needs to be done.

**Breaking a lease for cause.** If you bring the following problems to your landlord and s/he doesn’t address them in a timely way, you MAY have cause for breaking your lease:

- Electric/gas shut off in common areas or your unit
- Landlord neglects to make repairs after you have brought the need for repairs to the landlord’s attention
- Mice, rats or insect infestation



- The landlord raises your rent because s/he was unable to keep government funding
- Landlord entered home w/o permission or locked you out
- Landlord tried to evict you without cause
- The home was unfit or threatened with demolition
- There were legally required Improvements needed for disability accommodations or modifications that were not provided or maintained
- Your building was foreclosed on
- You learned that your landlord was not holding your security deposit in escrow
- Landlord made unwanted sexual advances

If any of these things happen, definitely refer to the publication by CT's Judicial Branch that we described earlier on Landlord and Tenant rights and ask someone you trust for help in deciding what to do. You can also contact the CT Office of Protection and Advocacy for Persons with Disabilities at 60B Weston Street Hartford, CT 06120-1551 or call 1-860-297-4300.

## HOW TO AVOID BEING LONELY IN YOUR HOME

### MODULE 4: **ENDING YOUR JOURNEY**, cont.

Being a good neighbor and joining your community!



Partners in Policymaking  
graduates and faculty  
Class of 2012



#### Slide 14

As John O'Brien wrote:

*"Community grows stronger through hundreds of little and big actions citizens take every day...(Such lists are) ... just a way to encourage thinking; ... not an instrument for research and many other actions will serve the purposes of connecting people, building trust, and involving people with one another. ...People have different interests and gifts so actions that come easily to some might seem alien to others. What matters to the quality of community life is the number of people who regularly connect, build trust, and get involved with one another. There is more to overcoming social inclusion than taking actions like these, but these are good practices to build a stronger, more diverse foundation for our common life."*

**John O'Brien -- INCLUSION.COM**

## FOR TRAINERS

### Materials:

- Live links to Partners in Policymaking, CACS, ASAN, etc.
- Hard copy of **Appendix N – WAYS TO BUILD COMMUNITY**

**Read** the quote at the beginning of this section.

**Review Slide 15.** Highlight ideas for building community in the text and/or Appendix N. Elicit additional ideas from participants. Refer back to using the same group of people involved in Person Centered Planning (Module 1) as resources for identifying community options that may work for an individual.

**Being a good neighbor and joining your community.** Probably one of the most important things you can do to end your journey is to be a good neighbor and join your community. Not only will this help keep you from being lonely but people will really value you as a neighbor whether you live next door, down the street or road, or in the next town. Options for how to use your free time, in addition to resting and relaxing at home, include such things as:

- Volunteering at, for example, a local soup kitchen
- Bringing an elderly neighbor flowers and just stopping by to visit
- Taking a class in adult ed or at a community college. (You can also consider going to college full time if that's part of your person-centered plan and living either on campus while you're enrolled or in off-campus housing.)

**Learning what you need to know.** Many communities have programs or courses where citizens can learn more about having a place of their own – even after they moved in! It is always a good idea to be a “lifelong learner” so that your mind continues to be sharp, you grow as a person, and you may even get a new skill that will be helpful to you in everyday life.

You can learn about these programs or courses by contacting Adult Education services in your town or a CT Community College. Local libraries often post learning opportunities as do bulletin boards in grocery stores.

Some businesses such as Home Depot and independent garden centers also may hold classes that you might be interested in attending.

Here is a sample of some adult learning opportunities you may find helpful:

- Credit counseling services
- Fair Housing rules
- Gardening or plant care
- Interior design
- Crafts to decorate your home
- Cooking and baking

Other ways to make friends and socialize include:

- Becoming active in the disability rights movement
- Becoming an active member of a faith community for worship, faith formation, participation in the communities social activities like picnics
- Joining the local Y, a gym, any “pick-up games” at a local park, or adult sports teams
- Going out to lunch or to the movies with families as well as old (and new!) friends!

You will find 75 ways to build your own community in **Appendix N**. Generally, it is best if you can move into your new home with some of these connections – those that are most important to your quality of life – already in place. However, it is never too late to start making connections or broaden the circle of people you know.

## FINAL WORDS

### “A PLACE TO LIVE THAT I CAN CALL HOME” – The End



Slide 15

#### FOR TRAINERS

##### Materials:

- Notes cards for participants to write questions on
- Evaluation forms

##### Review slide 15.

- Highlight the accompanying text.
- Ask for last minute questions and provide answers. (People who choose to do so may pass in written questions they have if cards have not been collected during the presentation.)

**Have participants complete required evaluations.**

**Here is some closing advice:** Always have an extra key to your home with you. You may wear one on a lanyard around your neck and tuck the back up one in your wallet, keep one hidden in your car (AAA or the local police generally can help you get into a locked car if you lost your car key, too.) It is generally NOT a good idea to leave an extra key hidden in your mailbox, under the doormat, under a fake rock designed to hide keys, or even in a magnetized box under your vehicle. These are common places thieves know to look.

You also should always have an extra key to your home that you leave with a trusted friend or even the local police just in case you lose both of yours. This is especially true if you live alone or cannot count on the person(s) living with you to be home to answer the door.

**In summary,** this resource guide and training manual offers realistic alternatives to approaches that segregate, congregate, and control people with disabilities. “Everyday experiences allow learning to occur naturally: financial planning skills are gained by paying bills, having a bank account, and budgeting; knowledge is obtained and opinions formed through reading, conversing with others, having real-life experiences, taking lessons, and attending classes. Interpersonal skills are developed as people spend time with others in social situations and learning from parents and mentors develops relationships.” For these reasons, it is important that EVERYONE has a place to live that they TRULY can call home.

**Thank you!**