HOUSING IN FLORIDA

A Personal Assessment Guide

Florida Developmental Disabilities Council, Inc.
Affordable housing and community-based services are the keys to independence for people with disabilities. The primary barrier to independent living for many people with disabilities is the ability to afford housing costs in the community. The Housing in Florida: A Resource Guide for Individuals with Developmental Disabilities identifies and explains the housing resources available in each of Florida’s communities so that people with developmental disabilities will be better able to access the housing they desire. This guide can be found on the Council’s website (www.fddc.org) for download or ordering.

Individuals with developmental disabilities who are exploring options for affordable and supportive housing have many options to consider. Where you live is fundamentally a personal decision. You have the protection of federal, state and local fair housing and accessibility laws to ensure that there are no barriers preventing you from choosing to live where and how you decide is best for you.

Each housing option offers a different experience; choosing the right place to call “Home Sweet Home” means considering a number of factors including: whether you want to live alone or with roommates; whether you want to rent or own a home; whether you want to live in an urban, suburban, or rural areas.

The Personal Assessment Guide is a tool for you to develop a housing plan that is best for you. This Personal Assessment Guide is being provided separate from the complete Florida Housing Resource Guide for you to use as a working document to complete as you go through the process of exploring and considering your housing options.
This Personal Assessment Guide is a tool for you to develop a housing plan that is best for you. The questions throughout the Personal Assessment Guide will assist you in developing your housing plan and choosing your best housing option.

Overview of the Personal Assessment Guide

The Personal Assessment Guide has four parts to help you make your housing decisions.

- Part A provides questions about what type of supports you need for independent living. This may be an important first step if you currently live with your family or have limited experience with independent living.

- Part B asks important questions about the money you have access to through yourself or people you know. Knowing about your personal finances is important before you apply for any type of housing assistance.

- Part C provides details and considerations about the housing options described in this Personal Assessment Guide. The questions can help you decide what independent living arrangements are best for you.

- Part D covers practical questions to help you decide the next steps in your housing plan.

Develop the housing plan that is best for you.
PART A: Community Living

The Philosophy of Community Living

This Housing Resource Guide is rooted in the belief that individuals with developmental disabilities are housing consumers with the same right to self-determination and housing choice as all other housing consumers. The ARC of the United States has established a housing position paper that upholds this important philosophy of community living:

- People with intellectual and/or developmental disabilities (I/DD), like all Americans, have a right to live in their own homes, in the community. Adults should control where and with whom they live, including having opportunities to rent or buy their own homes, and must have the freedom to choose their daily routines and activities.

- People must have freedom, authority, and support to exercise control over their housing, including choice of where and with whom they live, privacy within their homes, access to flexible supports and services when and where they choose, choice in their daily routines and activities, freedom to come and go as they please, and housing that reflects their personal preferences and styles. Providers should honor individual choices and preferences.

- Housing for people with disabilities should be scattered within typical neighborhoods and communities, and should reflect the natural proportion of people with disabilities in the general population.²

² The ARC of the United States (2012). Housing position statement.

What Support Do You Need for Independent Living?

Review the independent living activities listed below as you think of what supports you need. No matter how many activities you can perform independently, you can still have success with any of the housing options addressed in this Housing Resource Guide. Success is achieved by building a support network to help you with your needs.

Check Yes or No as you consider which of the following independent living activities you could do in your new home:

- Shower and brush your teeth without being reminded __Yes __No
- Get dressed __Yes __No
- Take your medicine on time without being reminded __Yes __No
- Cook or bake your meals __Yes __No
- Make a well-balanced meal __Yes __No
- Wash, dry and fold your clothes __Yes __No
- Sweep your floors and dust your furniture __Yes __No
- Clean your bathroom(s) __Yes __No
- Clean your room __Yes __No
- Mow the lawn __Yes __No
- Rake your leaves __Yes __No
- Change your light bulbs __Yes __No

Personal Assessment Guide 5
Examining Your Answers to Consider the Right Housing Option for You

The ability to independently perform the activities listed above varies from one person to the next. A person who wants assistance with a majority of these activities may need visits from support staff several times a day, or may be best aided by in-home assistance. On the other hand, a person who can complete most of these activities independently may want less frequent help, with visits from support staff once or a few times a week.

No matter the level of support you need, you can still have success with any of the housing options addressed in this Housing Resource Guide if you build a support network to meet your needs. Consider the following support-related details for the various housing options.

Assisted Living Facilities or Shared Living:
Some people with disabilities will benefit from a housing option that offers in-home supports. People who provide housing are usually different from people who provide support services, but housing in group settings may often be the exception. This type of housing often offers in-home staff to provide daily support. The same is sometimes true for the shared living housing option.

Buying a Home:
If you have monthly income from a job and other sources this option may be right for you. Being a successful homeowner requires enough income to pay the monthly mortgage, regular house bills and home maintenance and repairs. A person who is best aided by in-home assistance can also purchase a home. This will involve purchasing an affordable home with an additional bedroom for the support provider.

Renting:
Because your landlord is responsible for maintenance and repairs, you and your support network do not have to handle these responsibilities. Also, the monthly expenses associated with renting may often be more affordable than owning a home.
You may want to consider whether to live with a roommate. Roommates can make your living arrangement more affordable and sometimes can provide you with a portion of the regular supports you need.

Many people with disabilities who rent receive services from staff who visit daily, weekly or several times a week. A person who has a live-in attendant can also rent. This will involve obtaining housing assistance to afford a rental with an additional bedroom for the live-in attendant.

The Importance of a Support Network

An important part of living a life of self-determination is choosing the place where you want to live. But an equally important part is getting the support you need to stay in the home of your choice and to be active and included in the community. Without supports you can count on, you may not be able to living independently in your home. You need a circle of support.

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

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

**Support Coordinator:** If you receive services through the HCBS Waiver Program, you have the opportunity to choose a support coordinator who helps you develop an annual support plan to identify and coordinate your services. The support coordinator can help you choose a variety of supports to help manage your daily life and your circle of support can assist you in meeting your daily needs. Circle of supports can include case managers or guardians who can help with some of this support.

**Some In-Home Support:** Although people who provide housing are usually different from people who provide support, there are exceptions. Assisted living facilities often have in-home staff to provide daily support.

Many individuals with disabilities who live independently have some source of financial assistance to pay for service providers who offer regular in-home support. Which of these services do you think you will need to live on your own?

- Basic cooking classes
- Basic housekeeping classes
- Someone to help with communicating with the bank, doctors, etc.
- Someone to help with cooking and cleaning
- Employment training
- Someone to help with banking and bill paying
- Home health aides
Someone to help make meals

- Emergency response buttons and cords

- Transportation

List 5 People who provide your important supports

1. _________________________________
2. _________________________________
3. _________________________________
4. _________________________________
5. _________________________________

**Housing Items that are Necessary versus Housing Items that are Desirable**

Not all housing options will have everything you would like to have. The following questions are designed to help you get a better understanding of what you really need to live on your own versus what you want to make it more comfortable.

Of these items, which do you need and which do you want. Check if you need it or if you want it.

- Living alone in your home __Need __Want
- Having a first floor unit __Need __Want
- Close to public transportation __Need __Want
- Being less than 30 minutes away from the regular places you go to (like the grocery store, work, school, family, shopping, and doctor’s office). __Need __Want
- Getting help to live on your own __Need __Want
- Central air conditioning in your home __Need __Want
- An extra bedroom in your home __Need __Want
- Large closets in your home __Need __Want
- Garage attached to your home __Need __Want
- Paved driveway to your home __Need __Want
- A washer and dryer hookup in your home __Need __Want
- Two or more bathrooms in your home __Need __Want
- A big yard with your home __Need __Want
Entrance ramps and wide entrances to your home __Need __Want

Accessible kitchens and bathrooms in your home __Need __Want

A large kitchen in your home __Need __Want

An alarm/security system in your home __Need __Want

No carpeting in your home __Need __Want

Ability to have a pet in your home __Need __Want

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

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

1. ___________________________________________
2. ___________________________________________
3. ___________________________________________

Are there certain types of housing you prefer?

___ A house

___ An apartment with an upstairs and downstairs

___ A building that may have 2 – 4 apartments

Do you want to rent or own your home?

Rent__________   Own_________

Examining Your Answers

Needs: Understanding which of the items above represent your housing needs is very helpful for your housing search. In the later stage of your search, you may visit and consider living in a variety of places. Compare each place you visit to your list of housing needs to determine if the place is suitable. If a place does not meet your bottom line requirements, you must continue your housing search.

You may commonly see some of the items above as essential needs, not just preferences or wants:

Supports: Most probably agree that independent living assistance is a basic need for a support network, as discussed previously. Without it, independent living might be unsuccessful.

Accessibility: A key housing consideration for many people with disabilities, although the type of accessibility need may vary. For many, the following items may be basic housing needs:

- Entrance ramps and wide entrances
• A unit on an accessible route from street to front door

• A first floor unit

• Accessible kitchens and bathrooms

• No carpeting

• An extra bedroom: For some, this may be needed for a support person to provide in-home supports.

Location: The location of housing can be considered a basic need. In many cases, this results from having a reliable, affordable and strong support network available in a certain city or a specific neighborhood. You are encouraged to search as broadly as possible to find a home that meets your needs, but the need to live in a certain location limits how broad the search can be. Consider how far away you are willing to live from your important support people. If you do not have other transportation options, this decision often means that close to public transportation is another basic need.

Wants: Examine your list of wants and you may see a trend. Many items offer larger housing, more amenities, or greater freedom than one can expect from basic housing. Consider if some of the following are fundamental needs for you, or if they are instead additional features that you might want:

• Large closets

• Central air conditioning

• A washer and dryer in the unit

• A big yard

• Two or more bathrooms

• A large kitchen

• Having a pet

Having these features and options in your home may cost more. Finding a place that is affordable is an important part of your housing search. This is why it is important to distinguish what you essentially need from what you want.

You may also want to live alone. Most often this is not a basic need, but is a preferred living arrangement. This option often requires you to pay more in housing costs each month.

Consider the Housing Option that is Right for You

Group Homes and Assisted Living Facilities: Group homes and Assisted Living Facilities offer in-home supports that can often address all your support needs. These facilities come with rules and schedules you must follow, so they may not be suited for some of the want items you identified in the above list. On the other hand, it is likely that living in group settings will fulfill any support and accessibility need items you identified.

Renting: Rental properties must comply with accessible building requirements, which may fulfill some accessibility need items you identified. Having a pet is an option for some rentals but not every landlord allows pets. It usually requires you to provide money for a pet deposit to cover costs if your pet damages the rental. It also generally costs more to rent a place with an extra bedroom, a second bathroom, a washer and dryer and other preferred features.

Buying a Home: A big yard is one of the items listed above, and buying a home may be your best chance of getting a yard. In general, homeownership allows you to do what you want with your home and lawn. It can be a good option if accessibility needs top your housing search list and you can pay to have accessibility features installed in your home.
What are the three most important keys that unlock the door to appropriate housing for people with disabilities? According to a recent policy paper by Metro Fair Housing Services in Georgia, the Top 3 keys to success are:

1. **Housing that is Affordable:** Finding housing that is affordable is the most important thing you can do to achieve success with independent living. This Housing Resource Guide is full of resources that can help make housing more affordable.

2. **Housing that is Accessible:** The place you call home must be built to accommodate for mobility or other specific needs.

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

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

Employment income: $_____________

Monthly money from odd jobs: $_____________

Supplemental Security Income (SSI) monthly benefit: $_____________

Social Security Disability Income (SSDI) monthly benefit: $_____________

Other disability-related monthly assistance: $_____________

Other income source: $_____________

Check all of the following that apply:

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

You have a fixed amount of money to pay for housing. This is your housing budget, and the money comes from your personal finances and financial support like the sources listed in this Housing Resource Guide. As your housing search develops, you will get a clearer picture of how much is in your monthly housing budget.

The chart of housing features and options below may help inform your housing search. These are features you may see whenever you are looking at housing, regardless of whether you want to rent or buy a place. The chart includes:

- Column A has features associated with basic adequate housing;
- Column B includes options that may be considered extra and often cost more; and
- Column C shows premium options that may be even more preferable and may cost the most.

It is not possible to show the exact cost for each feature because prices vary from place to place across Florida. However, when you start to visit various places where you may want to live, you might discover that your housing budget is not big enough to get everything in Column B or Column C.

You may find that some of the features and options you need for your accessibility requirements are listed in columns B or C. Features like accessible bathrooms, large bedroom, support services, transportation and more may be listed as extra or premium on this chart, but they represent fundamental housing needs for some people. This chart displays that such housing features may cost more, or may be less frequently available, requiring some effort to locate.

<table>
<thead>
<tr>
<th>Feature</th>
<th>A</th>
<th>B</th>
<th>C</th>
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</thead>
<tbody>
<tr>
<td>Size of Rooms</td>
<td>Small</td>
<td>Large bedroom</td>
<td>Extra bedroom</td>
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<td></td>
<td></td>
<td>○</td>
<td>○ ○</td>
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<td>○ ○</td>
<td>○ ○ ○</td>
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<tr>
<td>Bathrooms</td>
<td>1 bathroom with no accessibility</td>
<td>1 accessible bathroom</td>
<td>2 accessible bathrooms</td>
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<tr>
<td></td>
<td>○ ○</td>
<td>○</td>
<td>○ ○ ○</td>
</tr>
<tr>
<td>Transportation</td>
<td>No access to public transportation</td>
<td>Access to public transportation</td>
<td>30 minute walk to regular places you go</td>
</tr>
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<td></td>
<td>○ ○</td>
<td>○</td>
<td>○ ○ ○</td>
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<tr>
<td>Indoor Temperature</td>
<td>Only Ceiling Fans provided</td>
<td>Most rooms have wall air conditioners</td>
<td>Central air conditioning</td>
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<td></td>
<td>○ ○</td>
<td>○</td>
<td>○ ○ ○</td>
</tr>
<tr>
<td>Living Arrangement</td>
<td>Living with 2 Roommates and less privacy</td>
<td>One roommate</td>
<td>Living alone</td>
</tr>
<tr>
<td>---------------------</td>
<td>------------------------------------------</td>
<td>--------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Accessibility</td>
<td>No accessibility features</td>
<td>Entrance ramps and wide doorways</td>
<td>Accessible ramps, doorways, kitchen and bedrooms</td>
</tr>
<tr>
<td>Features</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Storage</td>
<td>Minimum Storage</td>
<td>Average storage</td>
<td>Good storage</td>
</tr>
<tr>
<td>Quality of Interior</td>
<td>Floors, walls, cabinets and lighting are lowest quality</td>
<td>Average quality</td>
<td>Good quality</td>
</tr>
<tr>
<td>Location</td>
<td>1 hour away from the city of your preference</td>
<td>15 minutes away from city of preference</td>
<td>The city of your preference</td>
</tr>
<tr>
<td>Washing Clothes</td>
<td>Laundromat is down the street 2 blocks</td>
<td>Washers and dryers shared by all residents</td>
<td>Washer and dryer in your home</td>
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<tr>
<td>Options</td>
<td>Garage</td>
<td>Big yard</td>
<td>Large kitchen</td>
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<td></td>
<td>A paved driveway</td>
<td>Having a pet</td>
<td>Security system</td>
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PART C: What is The Best Housing Option for You?

Making a decision about which housing option is best for you requires thinking of many details. The questions and exercises listed here should be answered by you. Think about your wants, needs, finances and circumstances as you write in your answers.

This part addresses each of the housing options introduced at the beginning of this Housing Resource Guide. The questions should provide you more insight about each type of living arrangements and which ones could be right for you.

Subsidized Rental Units

Search for Subsidized Rental Units

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

- If you have access to the internet, search for the right rental place for you on http://www.floridahousingsearch.org. Detailed search instructions for this website are included in the introduction to Section 4.

- As an alternative, you can call (877) 428-8844 toll free to receive help from the staff at http://www.floridahousingsearch.org.

- Also look at the rental housing providers listed in the Section 4 County-by-County Resources.

<table>
<thead>
<tr>
<th>Name of Rental</th>
<th>Address</th>
<th>Monthly Rent</th>
<th>Office Phone Number</th>
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<tr>
<td></td>
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</table>

Personal Assessment Guide 15
Questions to Ask Yourself about Renting

• Do you want to live alone or with roommates?

• How many bedrooms do you need?

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

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

• Are you thinking of moving to another part of the state or country in the future?

• What do you know about the safety of the neighborhood where you are thinking of renting?

Brian Hartle and his mother Judy participated in a focus group to review this Housing Resource Guide. Brian is living independently for the first time. With help from supportive living staff, he was able to locate an affordable apartment in a month. Brian lives in a subsidized rental apartment, so even though his monthly income is less than $1,000 he pays an affordable rent equal to less than 20 percent of his income.
Shared Living

Evaluate Level of Independence and Community Inclusion

When touring a shared living setting, consider if the following positive characteristics are present. These characteristics are found in optimal community-based settings.

This list of characteristics was proposed by the Federal Center for Medicare and Medicaid Services to govern how waiver funds are used to optimize community integration.

Does this setting help its residents gain full access to the greater community _Yes _No around it?

Are there opportunities to seek employment in the community _Yes _No?

Can residents engage in community life and receive services in the community in the same manner _Yes _No as individuals without disabilities?

Would you select this setting from among all available housing alternatives? _Yes _No

Does this setting protect its residents’ personal rights of privacy, dignity, respect, and freedom from coercion and restraint? _Yes _No

Does this setting offer residents the independence to making life choices about their daily activities, their physical environment, and with whom to interact? _Yes _No

Do residents rent their rooms under a legally enforceable agreement? _Yes _No

Do residents have privacy in their sleeping and living units? _Yes _No

Do the rooms have lockable entrances, with appropriate staff having keys to doors? _Yes _No

Do residents share units only at their own choice? _Yes _No

Do residents have the freedom to furnish and decorate their units? _Yes _No

Are residents able to have visitors of their choosing at any time? _Yes _No

Do residents have the freedom to control their activities and have access to food at any time? _Yes _No

Is this setting physically accessible to you? _Yes _No
Thinking About Roommates: Look at this Roommate Questionnaire. Complete the questionnaire to help you get a better idea of what kind of roommate you will be, and things that you want in a roommate.

Questions to Ask Potential Roommates
(Also be prepared to share your own answers to these same questions)

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

- Hobbies
- Participatory sports
- Spectator sports
- Social activities
- Cultural activities
- Travel
- Work or school
- Arts & crafts
- Fishing
- Visiting neighbors
- Relaxation activities
- Community outings
- Cooking
- Movies / concerts
- Recreation parks
- Shopping
- Other:_________

What is your schedule?

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

Do you have a job that is paid? ___ Yes ___ No

Do you go to classes or a training program? ___ Yes ___ No

Do you have a sleep pattern that is different than many people? ___ Yes ___ No

What kind of transportation do you use most often?

____________________________________

____________________________________

____________________________________

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

- Neat or Messy
- Noisy or Quiet
- Your Way or Not Picky
- Busy or Relaxed and Slow
- I'm a ‘Morning Person’ or I'm a ‘Late Night Person’
Questions about Responsibilities

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

- Use the dishwasher
- Wash pots and pans
- Wash and set the table
- Clear the kitchen table
- Put leftover food away
- Clean the kitchen floor
- Cook / bake for self
- Cook / bake for others
- Vacuum the home
- Dust the furniture
- Do your laundry
- Clean your bedroom
- Put your things away in common areas
- Clean the bathroom
- Take out the trash and recycling
- Mow the lawn
- Water and weed outdoors
- Plant flowers, a garden
- Rake leaves
- Sweep outside

Questions about Indoor Air

- Clean windows
- Other ______________
- Other ______________
- Other ______________

Questions about Visitors

How often will you have your family and friends visiting?

_____________________________________

If you have people who will provide you with support, how often will your support staff visit each week?

_____________________________________

Is there anything else we should talk about to decide if we would be compatible roommates?

_____________________________________

_____________________________________

_____________________________________
Assisted Living Facilities

Questions to Ask Yourself about Assisted Living Facilities

Will you have the assistance that you need with this housing option? Check all of the following assistance that you need:

- Daily meal preparation
- Weekly housekeeping
- Making bed daily
- Washing linens and personal laundry
- Transportation to medical appointments
- Transportation to shopping
- Help with medications
- Bathing assistance
- Help with dressing / grooming
- Help with incontinence
- Help with eating

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

_____ Yes  _____ No

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

_____________________________________
_____________________________________

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

_____________________________________

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

_____ Yes  _____ No

A small assisted living facility in Tampa.
When touring an assisted living facility, use the below questionnaire. During the tour, consider if the facility has the following positive characteristics found in optimal community-based settings. This list of characteristics was proposed by the Federal Center for Medicare and Medicaid Services to govern how waiver funds are used to optimize community integration.

Can residents engage in community life and receive services in the community in the same manner as individuals without disabilities? ___ Yes ___ No

Would you select this facility from among all available housing alternatives? ___ Yes ___ No

Does the facility offer residents the independence to making life choices about daily activities, their physical environment, and with whom to interact? ___ Yes ___ No

Do residents rent their rooms under a legally enforceable agreement? ___ Yes ___ No

Does the facility protect its residents’ personal rights of privacy, dignity, respect, and freedom from coercion and restraint? ___ Yes ___ No

Do residents have the freedom to make decisions about daily activities, their physical environment, and with whom to interact? ___ Yes ___ No

Do residents have privacy in their sleeping and living units? ___ Yes ___ No

Do the rooms have lockable entrances, with appropriate staff having keys to doors? ___ Yes ___ No

Do residents share units only at their own choice? ___ Yes ___ No

Do residents have the freedom to furnish and decorate their units? ___ Yes ___ No

Are residents able to have visitors of their choosing at any time? ___ Yes ___ No

Do residents have the freedom to control their activities and have access to food at any time? ___ Yes ___ No

Is this facility physically accessible to you? ___ Yes ___ No
Also Ask Yourself:

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

Assessing a Group Setting Housing Option: Questions to Ask the Provider

- Is a private room available now?  ___ Yes  ___ No
- Can I choose my room?  ___ Yes  ___ No
- Do rooms have private bathrooms with a shower or tub?  ___ Yes  ___ No
- Do bathrooms have grab bars in showers and raised toilets  ___ Yes  ___ No
- Is a roll-in shower available?  ___ Yes  ___ No
- Is there a kitchen or small refrigerator in the room?  ___ Yes  ___ No
- Can I stay here if I need to use a walker or wheelchair (now or in the future)?  ___ Yes  ___ No

Are there specific staff or will you help arrange services for an extra cost?

- Registered nurse?  Have  Will Arrange
- Activities director?  Have  Will Arrange
- Social worker or someone who finds services?  Have  Will Arrange
- Beautician / Barber?  Have  Will Arrange
- Home health?  Have  Will Arrange
### Food (ask for a menu)

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>Yes Extra Cost</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you offer choices at each meal?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you eat at a set time?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>May I sit where I want?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>May I eat in my own room?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>May visitors eat here?</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Service</th>
<th>Yes</th>
<th>Yes Extra Cost</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Three meals and snacks every day?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Weekly housekeeping?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Making bed daily?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Washing linens (sheets &amp; towels)?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal laundry?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parking space for my own car?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation to medical appointments?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation to shopping?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone jack available for my telephone service?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cable TV hookup?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Help with medications?</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

- **Supervision only** (I do it myself): ___ Yes ___ No
- **Assistance** (you help me to do it myself): ___ Yes ___ No
- **Hands-on help** (you do it for me): ___ Yes ___ No

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

- Supervision only (I do it myself): ___ Yes ___ No
- Assistance (you help me to do it myself): ___ Yes ___ No
- Hands-on help (you do it for me): ___ Yes ___ No
Does monthly rate include the following or is there an extra cost? (continued)

<table>
<thead>
<tr>
<th>Help with shower?</th>
<th>___ Yes</th>
<th>___ Yes Extra Cost</th>
<th>___ No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Help with dressing/grooming?</td>
<td>___ Yes</td>
<td>___ Yes Extra Cost</td>
<td>___ No</td>
</tr>
<tr>
<td>Help with incontinence?</td>
<td>___ Yes</td>
<td>___ Yes Extra Cost</td>
<td>___ No</td>
</tr>
<tr>
<td>Help with eating?</td>
<td>___ Yes</td>
<td>___ Yes Extra Cost</td>
<td>___ No</td>
</tr>
</tbody>
</table>

Do you accept government assistance to cover room, board, and personal care?

___ Yes ___ Yes Extra Cost ___ No

Rules (ask for a copy of the house rules)

May I decide when to wake up and go to sleep? ___ Yes ___ No

Are pets allowed at the facility? ___ Yes ___ No

May I have visitors at any time? ___ Yes ___ No

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

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

Activities (ask for activity calendar)

How often is exercise offered?

____________________________________

____________________________________

What types of activities are offered out of the building?

____________________________________

____________________________________

Do people from the community offer activities here? _____ Yes _____ No

May I have a tour of the facility and see the room I would be renting? _____ Yes _____ No

May I talk to a resident privately? _____ Yes _____ No

Ask the providers questions to ensure you find the best housing option for you.
Buying a Home

Questions to Ask Yourself about Buying a Home

Do you have enough money for a down payment? Section 2 offers details and examples of costs associated with buying a house, including the down payment. Buyers must typically pay a down payment, which is a percentage of the home price. The percentage may vary from 3.5% to 5% or more. This might be a $7,000 down payment on a $200,000 home, for example. This Housing Resource Guide identifies many purchase assistance programs that offer money for down payment, but how much of your own savings do you have for a down payment?

_____________________________________

Which of the following home maintenance responsibilities do you plan to do yourself?

- Emptying trash containers
- Cleaning carpet
- Yard work, including raking leaves and clearing yard debris
- Arranging for contractors to address plumbing, electrical or other problems
- Changing lights, smoke alarm batteries and maintaining water filters
- Scheduling pest control visits
- Resetting electric circuit breakers
- Maintaining home appliances
- Managing home security systems

What options do you have for free or low-cost assistance with the above tasks?

_____________________________________

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

_____Yes   _____No

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

_____Yes   _____No

In addition to applying for purchase assistance, what other resources are available to you? Can you get purchase assistance donations from family, church or community organizations? Do you have savings in an independent development account?

_____________________________________

_____________________________________

_____________________________________

What do you know about the condition of the house you want to buy and the neighborhood it is in? This is one of the big questions to ask when house shopping and it may be good to use the below home inspection checklist in Part D.

_____________________________________

_____________________________________

_____________________________________

_____________________________________

_____________________________________

Personal Assessment Guide  25
PART D: Next Steps

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

_____________________________________

_____________________________________

_____________________________________

Your best possible roommate might possibly be someone you already know. You may know someone without a disability who would make a good roommate and who might be one of the people who provides you supports. Or you have a friend who also has a disability and is interested in living independently in the community in your home.

Review a Roommate Matching List provided by your local Agency for Persons with Disabilities office. Write down potential roommates that you find through the Agency for Person with Disabilities office.

_____________________________________

_____________________________________

_____________________________________

How many bedrooms do you need?

______ Bedrooms

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

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

_____________________________________

_____________________________________

_____________________________________

Working, schooling and volunteering are three common activities that determine the regular places people go to daily. Knowing the answer to these questions makes a big difference in knowing which city or neighborhood you want to live.

What community involvement and friendship opportunities do you want?

_____________________________________

_____________________________________

_____________________________________

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

Do you have any of the following barriers to housing?

Finding a place that is 1) accessible and 2) affordable are sometimes the two biggest hurdles to overcome. This Housing Resource Guide helps you find solutions to these two barriers. Additional barriers to housing are listed below. The introductory information about each barrier is accompanied by tangible solutions to help you overcome the barrier.
Place a check next to any of the following additional reasons why you have difficulty getting housing.

- Discrimination

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

Your Reputation

- No Rental History
- Landlord References
- Credit History
- Eviction from Housing

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

- Will this potential renter pay on time each month?
- Will this potential renter keep the place clean and in good condition?

To get the answers to those questions, landlords and other housing providers will:

- Ask for a reference from your past landlord to make sure you were not asked to leave a place where you used to live because of lack of payment or something that would indicate you were not a good tenant. If you only lived with your family they may or may not be an acceptable reference for the landlord.
- Check your credit report, which reports on the payments you made to others, typically this is a credit card payment history. You may have no credit history if you have never made payments in your own name. A poor credit history may show that money was past due to a landlord, a utility company, or some other creditor.

A lack of references and good credit history can delay your housing plans. But it should not be an end to your pursuit of the housing option you choose. If you do not have a credit history or have never before rented, you may be able to ask a family member to co-sign on your rental lease, since this may often convince a landlord to rent to you.
Contact the Florida Housing Coalition at (850) 878-4219 or info@flhousing.org to help you identify a credit counselor near you to assist. Even people with no credit history can work to build an alternative credit history. This means showing a housing provider that you have a record of at least 12 months paying for things that often do not show up on a credit report. The record should show that you have made payments in your name for things like rent, utility bills, cell phone bills, car insurance and other bills. If the people you have made payments to will write letters about your good payment history, housing providers can use this as proof that you pay your bills.

Past Problems

- Criminal record
- Abusing drugs or alcohol
- Currently have bad landlord

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

The opposite is true for people who have recovered from alcohol or substance abuse. This is a type of disability protected from discrimination under the Americans with Disabilities Act (ADA); however it does not protect people currently abusing drugs or alcohol. You may be able to get help if legal assistance is needed.

You may currently have a bad landlord who is threatening you with big expenses if you move to another place. You may be able to get legal assistance to protect your rights as a tenant through the local legal services office.

Several legal services offices across the state provide civil legal assistance to low-income persons who cannot afford a lawyer. A directory of these offices is available by calling (850) 385-7900 or visiting: http://www.floridalegal.org/programs.htm.

Home Inspection

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

When searching for a place to live, you may see so many homes that you cannot remember them. If possible, take a digital camera to help remember what you have seen. Fill out this inspection checklist for each place you visit for comparison later.

Things to inspect in a place where I want to live

<table>
<thead>
<tr>
<th>Date</th>
<th>Address</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Monthly housing cost</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td># of Bedrooms</td>
<td></td>
</tr>
<tr>
<td># of Bathrooms</td>
<td></td>
</tr>
</tbody>
</table>
Housing Features

Some of these questions are specific considerations for people who use wheelchairs.

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

If utilities are turned on, do the following tests:

- Flush toilet to confirm working condition
- Hot and cold water run out of all faucets
- Bathroom has one window that opens or exhaust ventilation
- Stove and is functioning properly
- Refrigerator is functioning properly
- Check if the freezer is on the bottom of the refrigerator to be accessible for wheelchair use
- Ceiling fans are functioning properly

Outdoor Area

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

List other Amenities and ‘Extras’

- Driveway
- Dishwasher
- Microwave
- Ceiling fans
- Central air conditioning
- Wall unit air conditioning
- Recreational areas, swimming pool
- Residential programs
- Community or social space
- Covered parking outside the unit

Are there any features of the place that:

- Are broken  If so, list here: ___________

__________________________________
__________________________________
__________________________________

Personal Assessment Guide  29
Need repainting

Are cracked

Seem old or nearly broken

**Neighborhood Evaluation**

Access to public transportation

Within paratransit service area (Some cities offer this type of flexible passenger transportation that does not follow fixed routes and offers passengers accessibility assistance.)

Nearby Grocery Stores

**Accessibility**

**Entry and Doors**

Accessible parking close to unit

There is a covered parking area

No-step entry or ramped entry

Doorways are wide enough to be accessible for wheelchair use

Lever style door handles

Accessible elevators or unit on the first floor

Thermostat, light switches and outlets you can reach

**Kitchen Features**

Low Counter(s)

Knee space under kitchen counter is enough to be accessible for wheelchair use

Non-digital kitchen appliances and front controls on stove / cook-top

Drawers and cabinets that are easy to open

**Bathroom Features**

Roll-in shower

Bathrooms are large enough to be accessible for wheelchair use

Knee space under vanities is enough to be accessible for wheelchair use

Grab bars or reinforced walls where a grab bar can be added

**Utility Bill Questions**

Expensive utility bills should be avoided, so check for ceiling insulation, efficient appliances, air conditioning in good repair and the history of utility bills.

**Safety**

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

**Neighborhood**

Are there any health hazards like:
- Dangerous steps
- Poor drainage
- Sewage hazards
- Air pollution
- Excessive trash
- Rodent infestation
- Fire Hazards
- Disturbing noises

**24-Hour Review**

Evaluate the neighborhood:

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

**At Night**

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

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

Also inspect when it rains:

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

Check out the neighborhood to make sure there are no health hazards or poor drainage after a rain.

*Personal Assessment Guide*  31