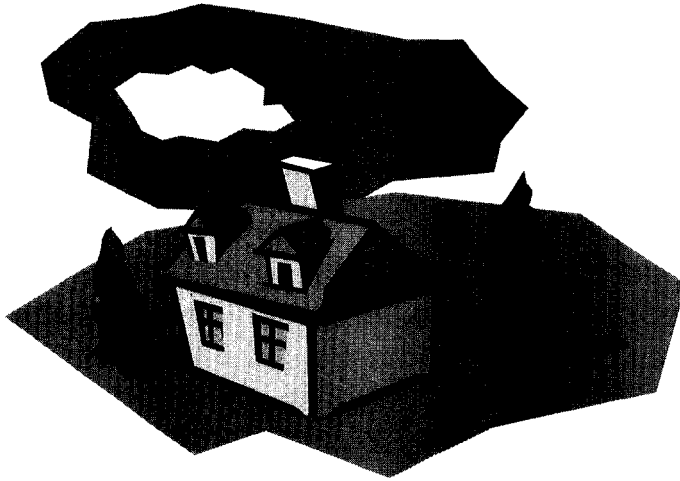


There's No Place Like Home

*Affordable Housing Opportunities in
Florida*



*Frequently Asked Questions
of Consumers, Family Members, Professionals
and Advocates*

<http://www.fddc.org>
FDDC@nettally.com



in partnership with the



<http://www.flhousing.org>
info@flhousing.org

The **Florida Developmental Disabilities Council**, in partnership with the **Florida Housing Coalition**, is pleased to share some of the questions and answers we have received from parents, friends and consumers who are seeking safe, decent and affordable housing in a community setting.

The **Florida Housing Coalition** provides training and technical assistance for nonprofit organizations, local governments and individuals who wish to form partnerships that will bring together the resources needed to increase the supply of affordable housing for low income Floridians as well as those with special needs. As more and more people with developmental disabilities move from congregate or institutional housing situations to community living, the Coalition has assisted with the formation of many partnerships that have led to the creation of a variety of innovative housing types.

Many people have concerns not only about community living, but how to obtain housing that is both affordable and is located in safe locations. They desire housing with access to employment and transportation, and provides the supports and services an individual may need in order to live as independently as possible.

What is Affordable Housing?

Affordable housing is the same as market rate housing except that it costs less due to financing strategies that pass savings on to the lower income resident. Generally speaking, housing costs should not exceed 30 percent of gross household income. For rental housing this would include rent plus utilities, and for owner-occupied housing, principal, interest, taxes and insurance.

What is Low Income?


Very low income is defined as gross household income that is at or below 50 percent of the area median income. Low income is at or below 80 percent of the area median and moderate income is at or below 120 percent of the area median. Most housing assistance programs target very low or low income families.


**“Affordable housing
is like any other housing
on the market”**


What programs are available to make housing costs “affordable”?


The primary program available statewide is the State Housing Initiatives Partnership (SHIP) program. All 67 counties and 43 cities receive annual funding to be used according to locally adopted plans to provide assistance for very low, low and moderate income families. The amount received is based on population but no county receives less than \$350,000 per year. Each community decides how best to utilize the funds but there are some basic rules each must follow. Contact your local government for information about the SHIP program or the Florida Housing Coalition.


What other housing programs are available?

 **Section 8** is federal funding that provides rental assistance for very low income renters. Contact your Community Redevelopment Agency, Public Housing Authority, or Community Development Department of your local government for information about the Section 8 program.

 **HUD 811.** There are over 80 rental complexes in Florida that provide below market rate rent for people with disabilities. Most are owned and operated by nonprofit service organizations. Contact HUD for information on the location of these facilities.

 **Federal HOME funds** are available to nonprofit development organizations and local governments. Contact your local government for information on housing facilities built with these funds.

 **CDBG, or Community Development Block Grant funds**, are federal dollars administered by local governments that can be used for rehabilitation or infrastructure.

 **Rural Development funds**, formerly known as Farmers Home Administration funds, are available in rural sections of the state and can be used to finance new home purchases, home rehabilitation and rental construction projects.

“Many people have concerns about how to obtain housing that is both affordable and safe”

How do the housing programs assist me to obtain affordable housing?

Each community has its own program, but most provide some type of down payment assistance for homebuyers. By providing funds for the down payment, the overall principal mortgage from a bank is lower and the payments are more affordable. Usually the funds don't have to be paid back until the house is sold. For rental housing, the funds help to make the overall development cost less, which allows the savings to be passed on to the renter in lower rental rates. Some programs pay a portion of the rent for you. Many local governments do not directly produce the housing but rely on nonprofit organizations to carry out the actual development. These nonprofit organizations are in a partnership with the local government as well as many other social agencies. This allows for a variety of services to be provided to the residents.

Are there housing funds just for people with developmental disabilities?

Some communities have set aside a portion of their funds for this population. But most do not target any particular population except those with very low and low incomes. Whether funds are targeted or not, it is extremely important to participate in the planning process to ensure that available funds are accessible to people with disabilities.

How can advocates ensure that there are adequate housing opportunities for people with developmental disabilities?

There are three levels of planning where public participation can influence the use of affordable housing dollars.

These are:

◆ Local Government Comprehensive Planning.

Contact your local Planning Department and find out how you can review and comment on the Housing Element of the Comprehensive Plan. Ask to be placed on the mailing list to receive notices of adoption cycles.

◆ Consolidated Plan.

This plan is prepared in urban areas receiving federal funds. Contact your local Housing and Community Development Department and find out how you can provide input into the development of this plan.

◆ Local Housing Assistance Plan.

Contact your local Housing and Community Development Department and find out how you can have input into the preparation, review and comment of this plan. This plan contains the strategies that determine how the SHIP funds will be expended.

Will I lose my benefits if I own a house?

No, your primary residence is not considered an asset and you will not lose your benefits. If you increase your income by renting out a room, for example, you may jeopardize your benefits. You are allowed to save up to \$2,500 for your down payment and may set up a Plan for Achieving Self-Support (PASS) to allow you to save even more funds without affecting your benefits.

Am I legally able to sign a mortgage?

Yes, if you are 18 years old or older. If you have a guardian, they may sign for you without being personally responsible for the loan.

How do I manage living on my own?

The Supported Living Program administered by the Florida Department of Children and Families Developmental Services Program provides the supports you need to live independently. There are some rules and guidelines that you must follow to participate in that program and you must be approved initially to participate. There are 1,900 individuals in Florida that participate in the Supported Living Program. If you are accepted into this program, you will be able to choose a support coordinator who will help you identify your capacities, preferences, needs and resources, and to locate the supports and services you need. You will also choose a supported living coach who will help you to find a house or apartment, set up your household, plan your finances and teach other life skills.

What if I can no longer live in the home?

You have the same rights as any homeowner. If you have financed the home with SHIP funds, you will have to repay the SHIP funds if you no longer live there or if you sell the home. If you are selling to another eligible buyer, that buyer may be able to assume the SHIP funding assistance.

How much money do I need to get my own home?

That depends on where you live, and also on the availability of programs in your area. Some programs require very little to start with, such as \$250-\$500 and some require more.

Do I need to have good credit?

*To purchase a home, you will need to have good credit. If you have no credit, meaning you have never borrowed money, you should start to build a credit history by having the utility bills put in your name. If you have bad credit, you will need to correct the problems. Once you apply for housing with a local housing partnership, you should be referred to the appropriate agency to restore your credit. (**Note:** this will be a free service. You do not have to pay someone to help you get your credit repaired. No one can make bad credit “go away” but you can get started on a credit reconstruction program).*

What kind of home can I live in?

Just about any kind you can imagine. If you are using SHIP funds, you can live in a single family house, townhome, villa, condominium or apartment, but not a mobile home.

What if I already own a home and I need to have it rehabilitated?

Depending on your local housing program, you may be able to use SHIP, HOME or CDBG funds to rehabilitate your home or to make it accessible.

How do I learn about the responsibilities of owning a home?

When you apply for housing with your local housing partnership, there will be homeownership counseling services available. In fact, you will probably be required to attend a training session covering such topics as credit, finance, finding a home, and maintaining the home.

What if I feel that I have been denied access to housing due to my disability?

The federal Fair Housing Act protects people with disabilities from being refused housing due to their disability. You or an advocate may file a complaint to exercise your right to fair housing opportunity. Contact the Florida Commission on Human Relations (see pages 6 & 7).



What are some of the innovative programs around the state?

Several counties, including Clay, Citrus, Duval, and Pinellas, have special programs just for people with developmental disabilities. SHIP funds are used to purchase or build homes for people with developmental disabilities. A nonprofit organization takes care of the application process, homebuyer training, credit history, locating the home, going to the bank and purchasing the home. Local lenders work with the agencies to provide flexible underwriting.

For rental housing, Sarasota County has a partnership with a nonprofit that uses SHIP funds to acquire homes and rent them to individuals or households with developmental disabilities. The rents are very affordable. Residents receive whatever supports they may need from the Supported Living Program.

There are many ways to create innovative housing programs in your community. The important thing is to create a partnership of all who may be interested or affected by the program. Enlist as much technical assistance as possible, and don't be afraid to copy the success of others. Just make sure the program is tailored to meet the special needs of your community and the population you serve.

Who Do I Contact for More Information?

Florida Housing Coalition (850) 878-4219

Florida Housing Finance Corporation (850) 488-4197
(local SHIP contacts, names of housing complexes that have affordable housing financing)

Florida Developmental Disabilities Council (850) 488-4180
(Homeownership Training Manual, other information)

Florida Developmental Services
Office of Department of Children and Families (850) 488-4877
(Information on Supported Living Program) ext.127

Clay County Affordable Housing Program (904) 278-4700
(information on special needs housing program)

Pinellas County Affordable Housing Program (813) 442-7075
(Tampa Bay CDC program for special needs)

Citrus County Affordable Housing Program (352) 527-5377
(Homeownership program for people with developmental disabilities)

Sarasota County (941) 355-8187
(Coalition to Assist Supported Living - rental housing program for people with developmental disabilities)

Duval County
Jacksonville Housing Partnership (904) 398-4424
Grove House (904) 346-1220
Rural Housing Services (352) 338-3435
(Rural Development funds - Rural Development funding programs)

Florida Commission on Human Relations (800) 342-8170
(Fair Housing Complaints) (850) 488-7082

Consumer Credit Counseling Services (800) 741-7040
(Credit counseling and reconstruction)