



AFFORDABLE HOUSING OPTIONS FOR PERSONS WITH DISABILITIES

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2 WHY AFFORDABLE HOUSING MATTERS

- Lack of affordable housing is a crisis for both communities & individual households
- For communities- decrease in attracting & keeping employment opportunities; less diverse neighborhoods [1]
- For households- decrease in self-sufficiency, decline in stability & negative impact on life outcomes [!]



[1] North Carolina Housing Coalition, Critical Information on the Issue of Affordable Housing

3 WHEN IS HOUSING AFFORDABLE

- A household should spend no more than 30% of its total income on housing costs, including mortgage or rent payments & utilities
- More than 30%: housing cost burdened
- More than 50%: severely housing cost burdened

4 AFFORDABILITY

- In NC approximately 42% of renter households have housing affordability problems [1]

Factors influencing affordability:

- Income level
- Household size
- Geographic variation [1]

[1] North Carolina Housing Coalition, Critical Information on the Issue of Affordable Housing

5 AFFORDABILITY

- In North Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is \$796. [2]
- In order to afford this level of rent and utilities — without paying more than 30% of income on housing a household must earn \$2,655 monthly or \$31,859 annually. [2]

6 NAVIGATING THE HOUSING RESOURCES

- Housing Choice Voucher Program (Section 8)
- Public Housing (Project Based)
- Permanent Supportive Housing
- Targeting Program
- USDA Rural Development Program



7 HOUSING CHOICE VOUCHER PROGRAM (SECTION 8)

- The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses, and apartments.

8 HOUSING CHOICE VOUCHER PROGRAM (SECTION 8)

- Most Housing Choice Voucher Program's waiting list are closed for new applicants
- If the list are open for applications there is usually a long waiting list of 1-5 years
- Some PHAs offer a priority for individuals with disabilities

9 HOUSING CHOICE VOUCHER FACT SHEETS

Housing Choice Voucher Program

https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/about/fact_sheet

Project Based Voucher Program

https://portal.hud.gov/hudportal/documents/huddoc?id=DOC_9157.pdf

10 PUBLIC HOUSING

- Funded by U.S. Dept. of Housing and Urban Development (HUD), administered through local public housing authorities (PHAs).
- Public Housing is limited to low-income families and individuals
- Generally public housing assistance is associated with a specific rental unit

II PUBLIC HOUSING FACT SHEET

[https://portal.hud.gov/hudportal/HUD?
src=/topics/rental_assistance/phprog](https://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance/phprog)

12 LOCATE YOUR NEAREST PUBLIC HOUSING AUTHORITY

http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts/nc

13 PERMANENT SUPPORTIVE HOUSING

- Supportive housing is permanent, affordable housing combined with a range of supportive services that help people with serious and long-term disabilities including mental illness, developmental disabilities, physical disabilities, substance use disorders, and chronic health conditions such as HIV/AIDS live stable and independent lives

14 PERMANENT SUPPORTIVE HOUSING

- Housing
 - Permanent: Not time limited, not transitional
 - Affordable: To very low income people (due to financing with minimal to no conventional debt coupled with rent subsidies)
 - Independent: Tenant holds lease with normal rights and responsibilities.
- Supportive Services
 - Flexible: Individually tailored and flexible supportive services that are voluntary, can be accessed 24 hours a day/7 days a week, and are not a condition of ongoing tenancy
 - Collaborative: Ongoing collaboration between service providers, property managers, and tenants to preserve tenancy and resolve crisis situations that may arise.

15 PERMANENT SUPPORTIVE HOUSING FACT SHEETS

- <https://www.ncdhhs.gov/assistance/mental-health-substance-abuse/supported-housing>
- <https://www.usich.gov/solutions/housing/supportive-housing>
- https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/progdesc/disab811

16 TARGETING PROGRAM

- Partnership between DHHS, NCHFA, Owners, Property Management, and local Providers.
- Annually, 10% of newly funded Low Income Housing Tax Credit (LIHTC) units targeted to persons with disabilities.
- Persons must be referred by a service provider who has made a commitment to participate.
- Housing with access to supports and services.

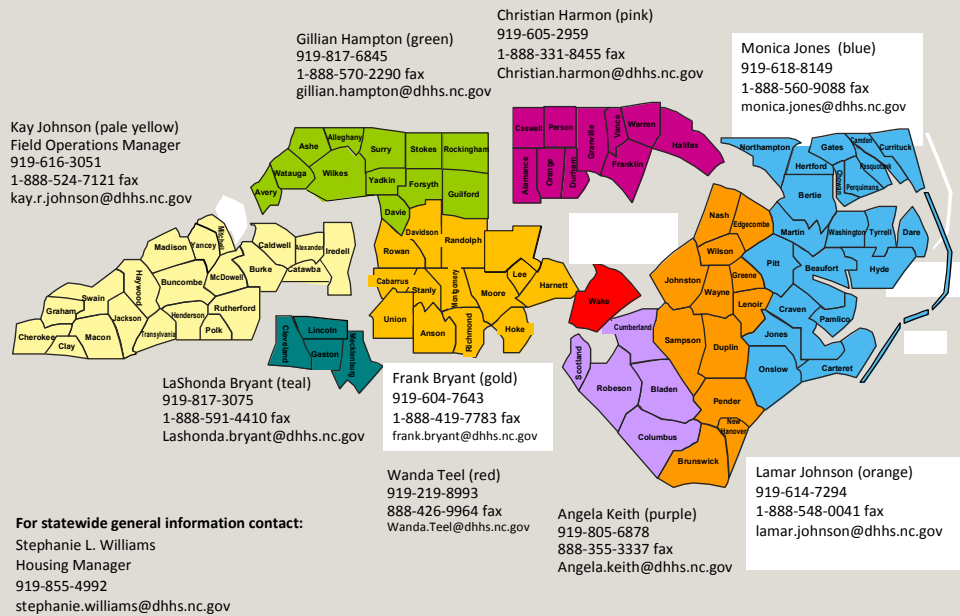
17 TARGETING PROGRAM

Connect people who are low income with disabilities to supportive housing that is:

- Affordable
- Safe
- Permanent
- Integrated
- Accessible
- Independent

18 TARGETING PROGRAM

TARGETING PROGRAM DHHS Regional Housing Coordinator Coverage Areas



19 USDA RURAL DEVELOPMENT PROGRAM

- US Department of Agriculture offers affordable housing for very low and low income tenants in rural areas
- Units are project based
- Properties may have waiting list

20

USDA HOUSING RENTALS BY COUNTY

http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_county.jsp?st=nc&state_name=North%20Carolina&st_cd=37

2 | OVERCOMING CHALLENGES

- Fair Housing Act
- Reasonable Accommodations
- Reasonable Modifications



22 FAIR HOUSING ACT

- The Fair Housing Act prohibits discrimination in the sale, rental and financing of housing based on race, color, national origin, religion, sex, familial status, and disability
- The Act and its amendments provide significant protection against discrimination for people with disabilities

23 FAIR HOUSING ACT

Fair Housing Act Federal Laws:

- Prohibit discrimination against persons with disabilities
- Require housing providers to make reasonable accommodations for persons with disabilities
- Require housing providers to allow person with disabilities to make reasonable modifications
- Require that new multifamily housing be designed and constructed to be accessible to people with disabilities

24 YOUR HOUSING RIGHTS

<http://www.disabilityrightsnc.org/sites/default/files/Fair%20Housing%20for%20PWD%20factsheets%20DRNC.pdf>

Information for disabled persons

http://portal.hud.gov/hudportal/HUD?src=/topics/information_for_disabled_persons

25

Housing Discrimination

<http://www.lawhelpnc.org/issues/housing/discrimination-in-housing-1>

A Consumers Guide to Fair Housing

http://portal.hud.gov/hudportal/documents/huddoc?id=DOC_7452.pdf

26

REASONABLE ACCOMMODATIONS

- Reasonable accommodations are changes to rules, policies, practices, or services to allow persons with disabilities equal opportunity to use and enjoy a housing unit, including common areas. A tenant or prospective tenant can ask the property owner to make an exception to a rule, policy, practice, or service based on the need related to their disability.

27 REASONABLE ACCOMMODATION QUICK GUIDE

http://www.nchfa.com/sites/default/files/page_attachments/RAQuickGuide.pdf

28 REASONABLE MODIFICATIONS

- Reasonable modifications are changes in the physical arrangement of the interior of a housing unit, common spaces, or parking areas to make tasks easier, reduce accidents, support independent living, and allow the person with a disability to have full enjoyment of the premises where they live.

29 HOUSING RESOURCES

- www.nchousingsearch.org
- www.lowincomehousing.us/NC.html
- www.nchfa.com
- www.publichousing.com/state/north_carolina
- www.nc211.org
- https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/hto/inventorysurvey

30 QUESTIONS?

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