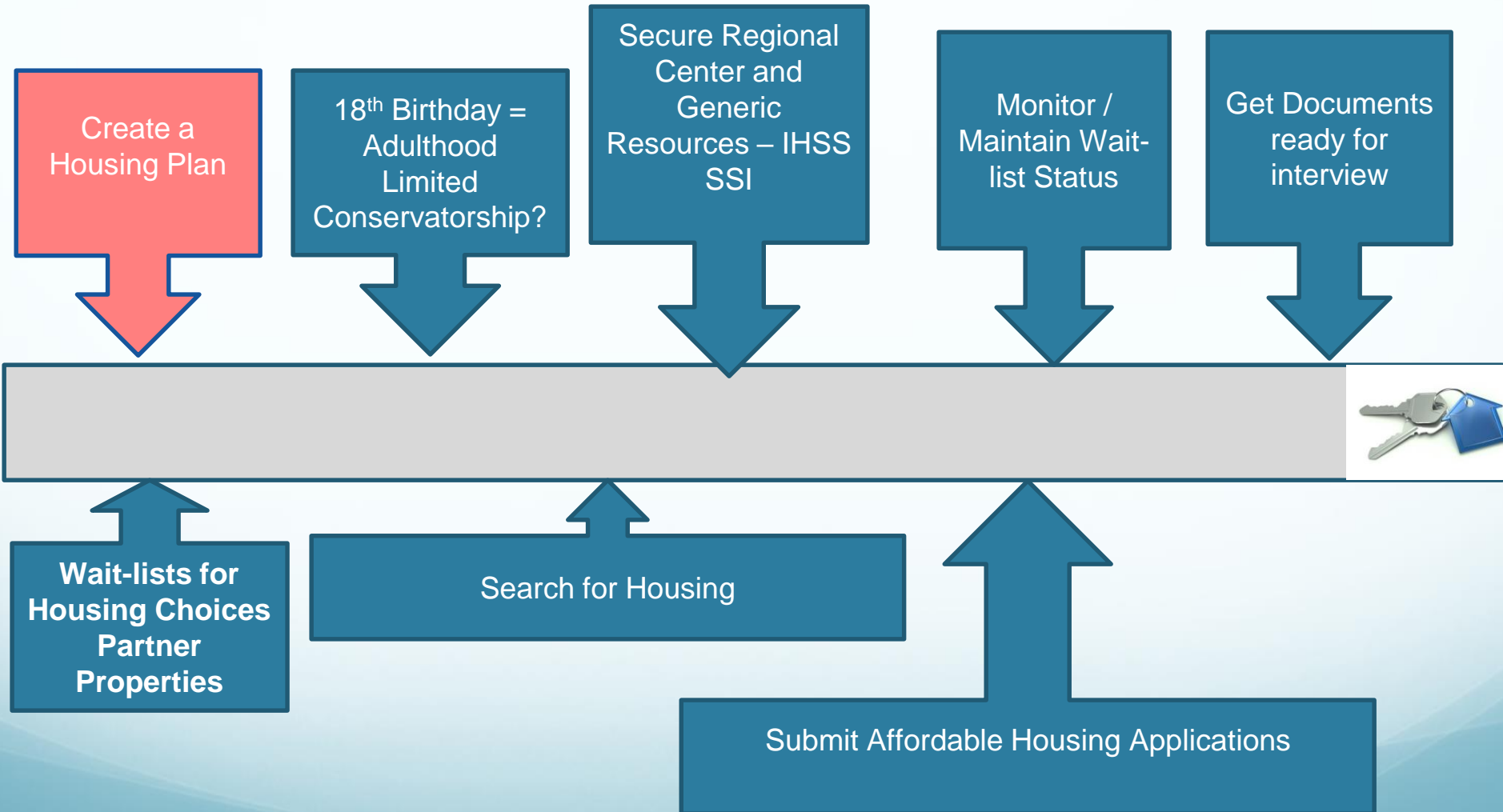




Securing an Apartment in Affordable Rental Housing



Steps to Being Suitcase-Ready



Plan Before You Search

To have the most effective affordable housing search:

- **Decide who will live in the unit** to determine the size unit needed.
- Set generous **geographic priorities.**
- **Take stock of income** because this determines the rent of the unit for which you will qualify

What Unit Size Is Appropriate?

- **SRO unit** — limited to one person, usually no kitchen, may not include a private bathroom.
- **Studio apartment** — limited to 1 person or sometimes 2, small in-unit kitchen, own bathroom.
- **One bedroom apartment** — typically limited to households of 1 - 3 people.
- **Two bedroom apartment** — typically limited to households of 2 - 5 people.
- **Three bedroom apartment** — typically limited to 3 - 7 people.

Set Geographic Priorities



- **Consider:**

- ❖ Where is their current job or day program located?
- ❖ Are they willing to change the location of these activities if they move?
- ❖ How close do they need to be to parents' home?
- ❖ Will they more practice using public transit before the move?

Set Geographic Priorities



- **Caution:** The more limited the geographic scope for your search, the longer the wait to get affordable housing.
- Compare:
 - ❖ Within walking distance of West Valley College.

with

 - ❖ Anywhere in Santa Clara County with a feasible public transit commute to West Valley College of an hour or less.

Consider Maximum Income



Maximum Income Requirement:

- Each affordable rental unit has maximum income limit stated as a percent of Area Median Income (AMI) adjusted for household size
- Maximum income limit is usually not a problem for our community unless there are multiple wage earners who will live in the unit with the adult with disabilities.

Consider Minimum Income



Minimum Income Requirement: Landlords will require the resident to have a minimum income of 2 times, 2.5 times, or 3 times rent. This is often a problem for our community.

- **For Example:** if rent is \$700 minimum income of 2 times rent means monthly income must be at least \$1400
- **Disregard Minimum Income if:** You Have a Housing Choice Voucher or you are applying for a unit where rent is 30% of household income

Think About Future Income

Consider what his/her income will be in the near future:



- What will their SSI award likely be when moving out of the family home?
- Will their income change when getting a job or adding more hours at a current job?
- Are you, the parents, retiring from work soon? When you retire, your dependent's monthly award may increase because of becoming eligible as a disabled adult dependent of a Social Security retiree.

What if Income is Only SSI



- **Don't give up**—there are units affordable to people on SSI, but wait lists tend to be far longer.
- Consider **ways to increase household income** in order to expand housing choices:
 - If he/she is able to work, create a plan for getting a job but monitor the impact of his/her earnings on SSI.
 - Will he/she have live-in staff who will help pay the rent?
 - Is he/she open to sharing an apartment with roommates?
 - Are family members willing to supplement his/her income?

Are Family Members Able to Supplement Monthly Income?

Caution: Direct cash payments to consumer or payment of consumer's rent or utilities will reduce SSI award by a maximum of one-third of the federal portion.

Solutions:

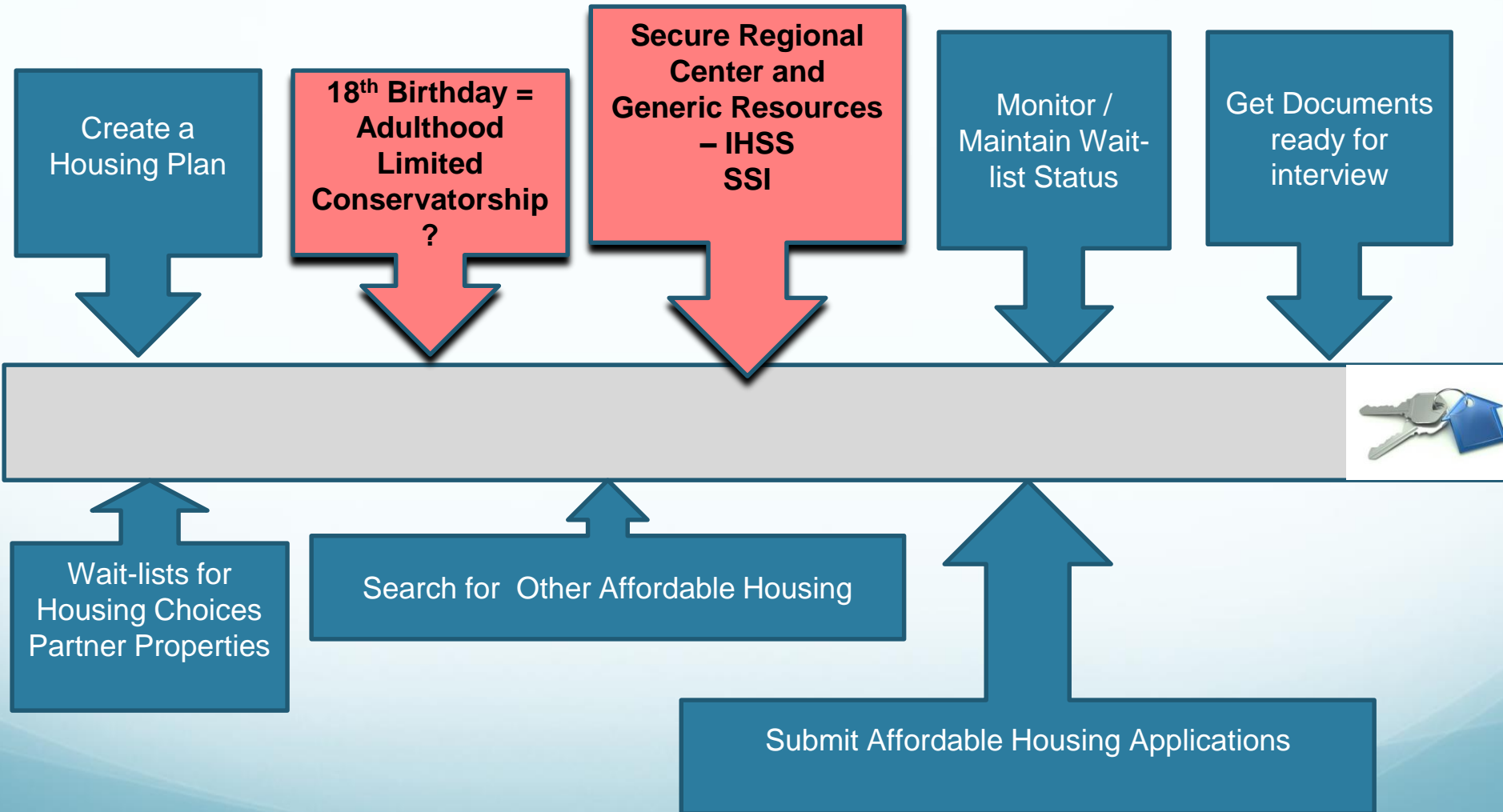
- Parents directly pay other consumer bills, such as cell phone, internet, cable, medical, etc.. These amounts can be counted towards minimum qualifying income for housing purposes without reducing SSI.
- Create a CalABLE account—savings can be used for housing expenses without affecting SSI.

Should You Check Credit History?



- **If he/she have already been living on his/her own**, check credit before applying for housing.
 - www.freecreditreport.com -- will show credit history.
 - www.creditkarma.com -- will give you a free credit score.
- If you know about items in collection and late payments, you can be ready to explain them, rather than waiting to find out after the housing application is denied!
- **Note:** “Thin” credit (lack of a credit history) is not a basis for an Affordable Housing application to be disapproved.

Steps to Being Suitcase-Ready



18th Birthday = Adulthood

- Apply for SSI – Supplemental Security Income.
- Do you need to create a Limited Conservatorship? Who will sign legal documents?
 - Right to give or withhold medical treatment.
 - Right to fix residence and dwelling.
 - Access to confidential records and papers.
 - Right to contract.
 - Right to make educational decisions.

Regional Center Support



Assess housing and support needs before move out

- Create goals for Individualized Program Plan (IPP) that reflect goal of living outside the family home.
- Request services from Housing Choices
- Evaluate ILS or SLS, and create a support plan before housing availability.
- ILS can begin in the family home before move-out
 - Consumers are eligible for ILS at age 18.
 - Consumers needing SLS are eligible for ILS prior to move-out
- SLS cannot begin in family home before move-out
 - requires assessment and orientation;
 - some SLS providers have a wait list;
 - once assessment for SLS begins, consumers cannot continue to have ILS.

Independent Living compared to Supported Living

Independent Living Services

- For people who can perform most of own daily living (bathing, feeding, dressing, toileting) with minimal assistance.
- ILS coaches can assist with learning to cook, accompany them to medical appointments, budget, pay bills, schedule appointments, etc.
- Hours can be increased, remain consistent, be decreased or be phased out over time.
- Can get ILS in family home to prepare for future ILS or SLS.

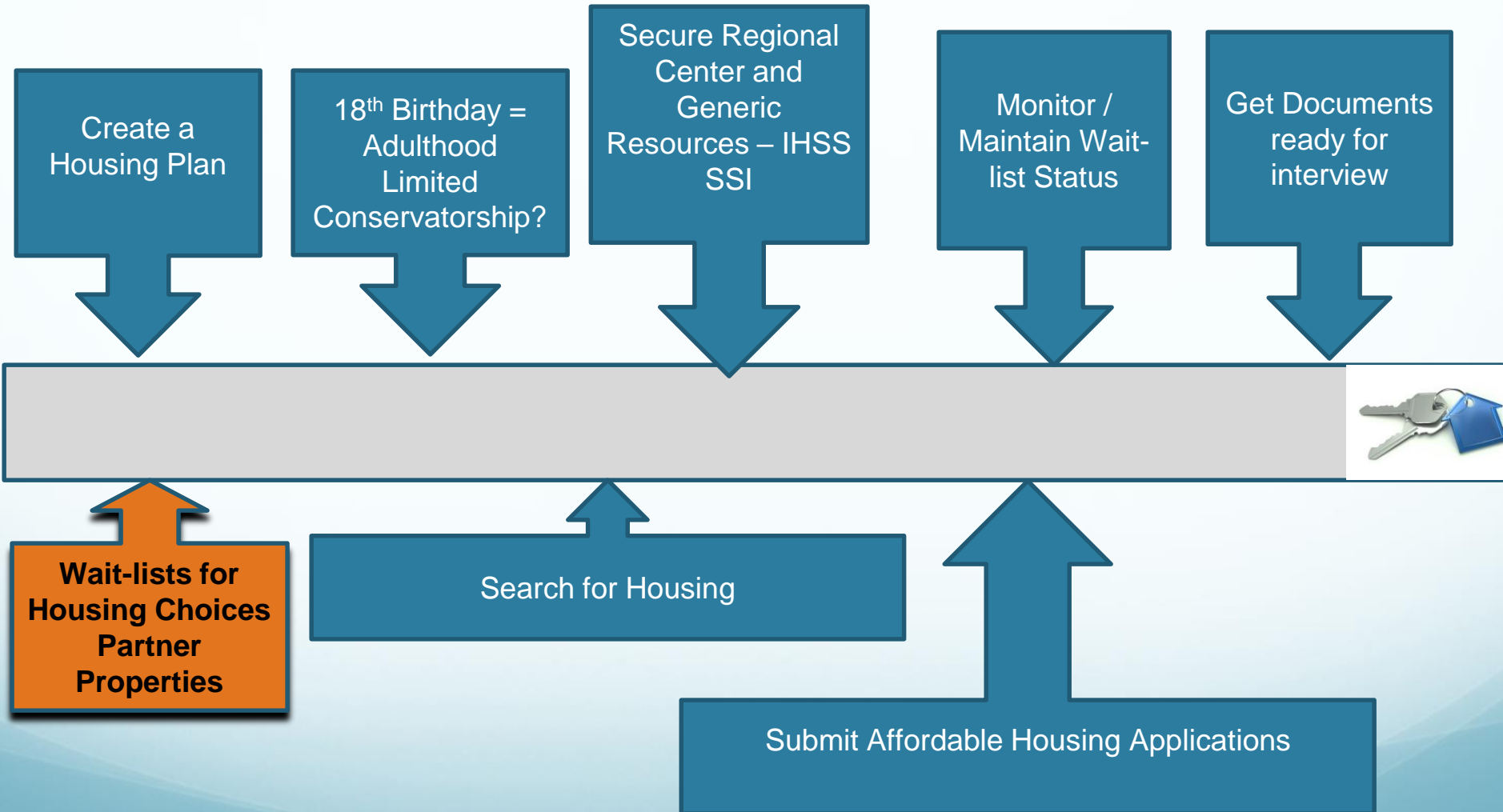
Supported Living Services

- No minimum functioning level – developed to move people from licensed settings to community settings
- More help with daily living (bathing, feeding, dressing, toileting, meal preparation).
- 24/7 staffing if necessary, i.e. for safety.
- Hours usually remain consistent.

Generic Resources

- Social Security – <https://www.ssa.gov/>
 - SSI -- Supplemental Security Income
 - SSDI -- Social Security Disability Insurance (for people with disabilities with sufficient work history)
 - CDB—Social Security Childhood Disability Benefit (for adult children of retirees)
 - CAPI—State benefit for people ineligible for SSI because of citizenship
- CalFresh (food stamps) beginning June 2019
- Medicaid -- Medi-CAL
 - In-Home Supportive Services (IHSS) through Medi-CAL

Steps to Being Suitcase-Ready



How to Work With Housing Choices...

- Housing Choices helps RC clients apply for and retain affordable rental housing
- Complete interest form and contact your RC Service Coordinator if you'd like to work with Housing Choices.



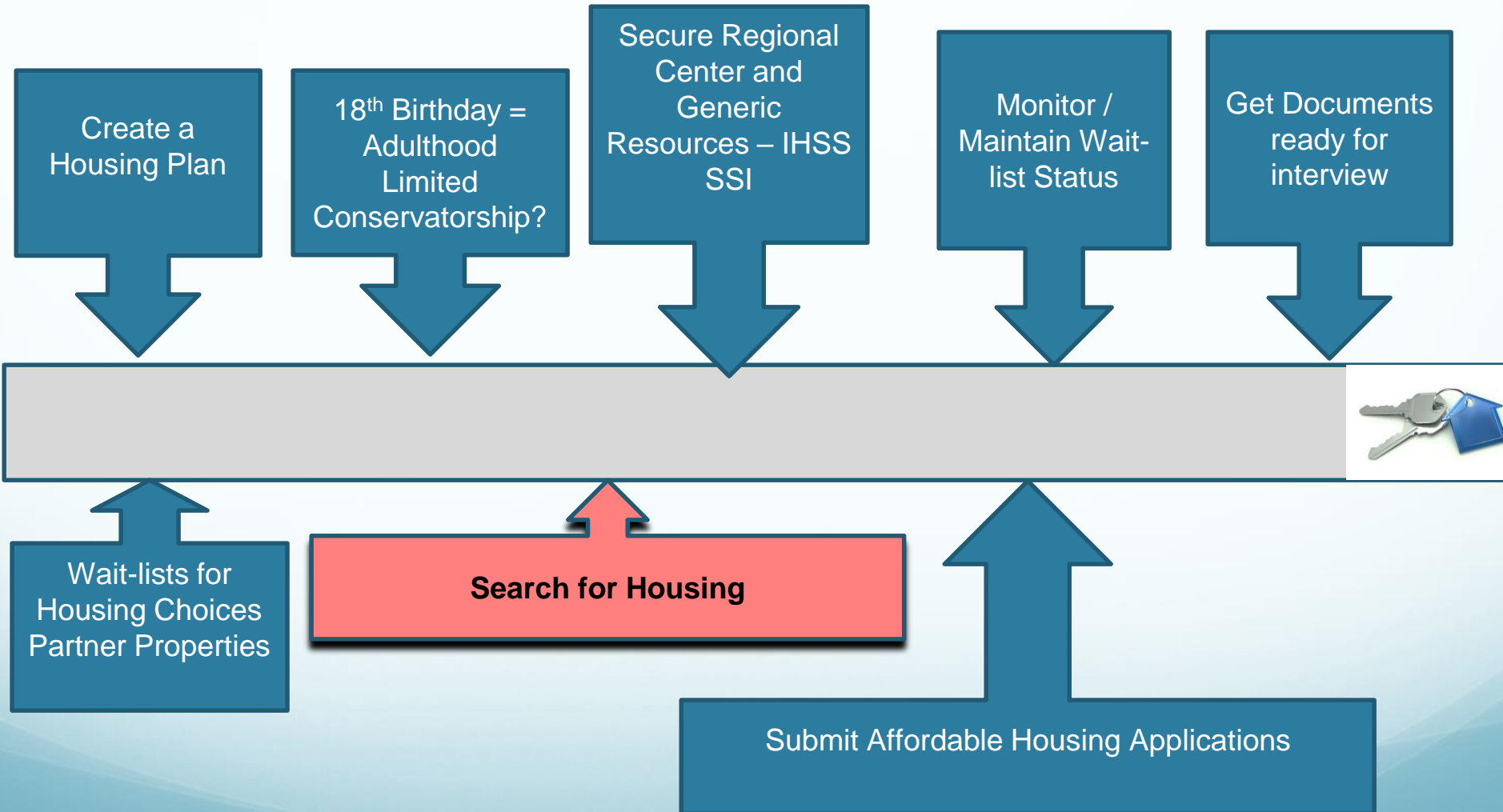
Set-Aside of Apartment Units in Affordable Partner Properties

Housing Choices maintains the wait lists for 270 affordable rental units set aside for people with developmental disabilities in 18 affordable rental properties, with 128 more “set-aside” apartments in planning or development at five additional properties. Benefits of this model:

- A “sheltered” wait list leading to an integrated housing option.
- Affordable for someone without a Section 8 voucher.
- ILS or SLS is chosen by individual—support service is independent of housing choice and can change as needed without affecting housing.
- Near public transit, shopping and services.
- “Green” building standards, professionally managed, with on-site support by Housing Choices.



Steps to Being Suitcase-Ready



Finding Affordable Housing with Open Wait-Lists



- **The Bad News:** Wait-lists open and close. Every property has different rent and income guidelines. No reliable centralized source of information about Affordable Housing wait-lists that are open in a given area.
- **The Good News:** SARC and GGRC will fund POS-based services for housing intake and housing search provided by Housing Choices



Searching with a Voucher



You can search for immediately available market rate housing if you have a Section 8 voucher:

- Visit the web site of the Housing Authority and find out the “payment standard” for the unit size of your voucher—this is the maximum rent the Housing Authority will approve.
- The Housing Authority maintains lists of landlords who accept Section 8—these are posted on the exterior wall of the Housing Authority office.
- Check online search engines for market rate rental housing, such as Craigslist, Zillow, Hotpads and many others:
 - Caution—call first to see if the landlord accepts Section 8.
 - Caution—watch for scams.

Projects Under Construction



- Ask to be placed on an interest-list, so you can be notified as soon as applications are solicited.
- New projects are usually filled based on a lottery with a deadline to participate. All of the applications received by the deadline will usually be randomly sorted to create an initial wait-list.
- After the lease-up of a new property, the remaining names will remain on the wait-list in their lottery order.



Searching on Your Own



- Two affordable housing search tools in Santa Clara County:
 - www.OneHomeBayArea.org
 - www.scchousingsearch.org
 - Caution—these are only as good as the information maintained by Affordable Housing developers.
- The California Tax Credit Allocation Committee maintains a list of all tax-credit financed housing in California, sorted by County.
<http://www.treasurer.ca.gov/ctcac/projects.asp>
- Some cities publish lists of the city's affordable housing on their web sites. e.g., Palo Alto, San Jose, Santa Clara, Sunnyvale, Morgan Hill.

Contact Nonprofit Developers

Some large nonprofit Affordable Housing developers maintain online lists of their properties, for example:

- *Palo Alto Housing Corporation*
- *Mid-Pen Housing*
- *First Community Housing*
- *Eden Housing*
- *Charities Housing*
- *F.P.I.*
- *EAH*
- *Bridge Housing*
- *Mercy Housing*

Ask About Local Preferences

- Cities with their own Affordable Housing finance sources sometimes condition their funding on the developer implementing a wait-list preference for applicants who live or work in that city. Examples: Palo Alto, Mountain View, Sunnyvale.
- Applicants with the local preference will continually displace those from outside the city.
- So if there is a local preference and you do not live or work in that city, the local preference can greatly extend your wait to secure housing in that city.

City BMR Housing

Some cities require market-rate developers to include 5% or 10% or 15% of Below Market Rate (BMR) units in their market rate developments.

Check each city's web site to see:

- Do they have a city program of BMR rentals?
- What income levels are targeted? (Most do NOT target extremely low-income so family income supplement might be needed)
- Is the program accepting applications?

Some cities have similar opportunities for home ownership.

What if You Need a Physically Accessible Unit?



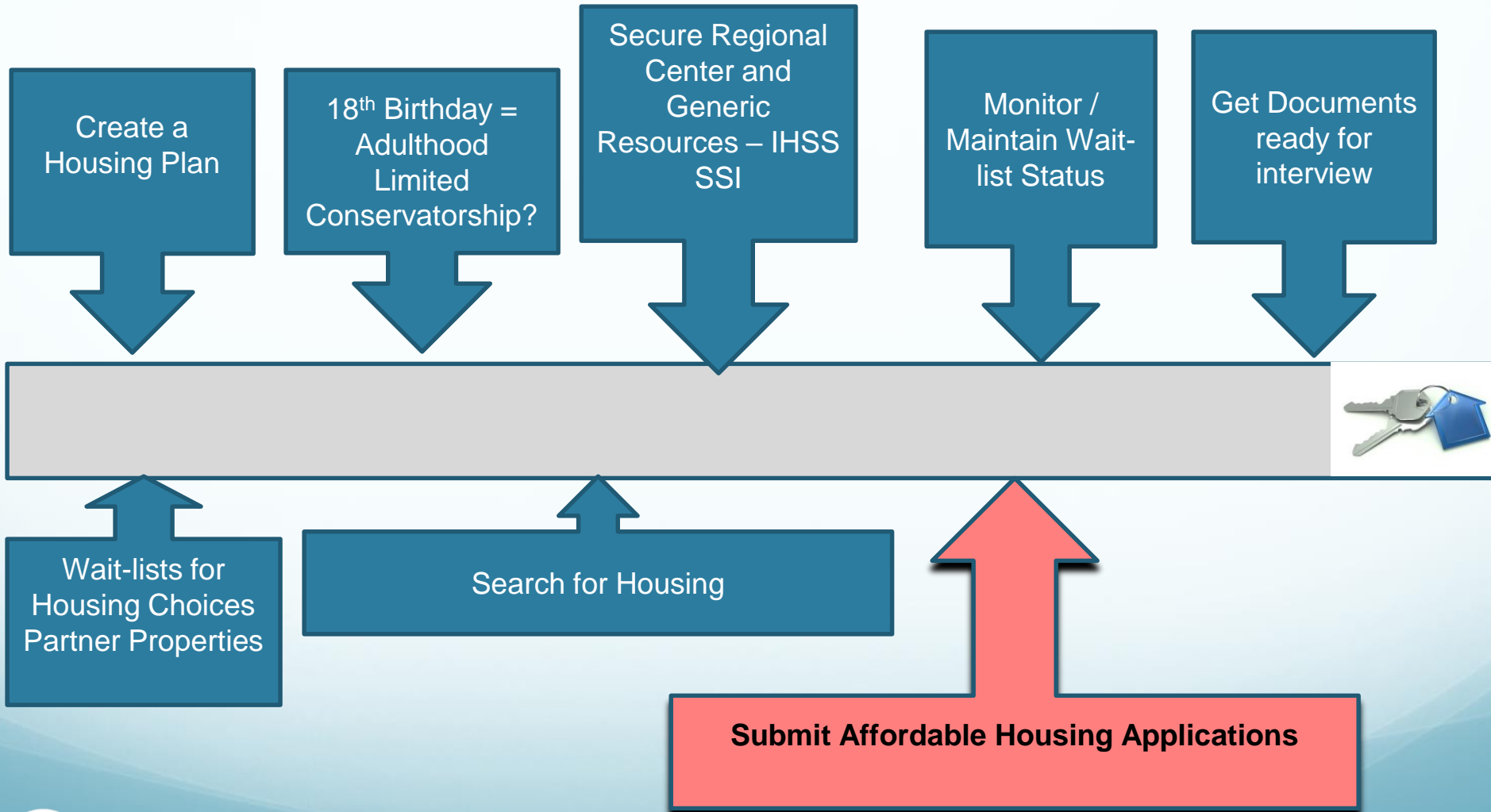
- Tell the landlord at the time you apply for the wait-list that you need a physically accessible (often called ADA) unit.
- Landlords will give Wait-list priority to people who NEED an accessible unit when an accessible unit opens up.
- Be prepared to submit documentation of the need for a physically accessible unit.
- Consider whether you could modify a non-ADA unit--increasingly, properties are adopting “universal design” principles for all of their units.

Call to Learn More

If you see a property you're interested in, learn what you can from the web site and then call or email to ask:

- Is the wait list open for the unit size you're interested in?
- What is the rent for the unit size you're interested in?
- What is the minimum income requirement used at this property (e.g. income to rent ratio)?
- What is the maximum income allowed for your household size?
- How can you be placed on the wait-list?

Steps to Being Suitcase-Ready

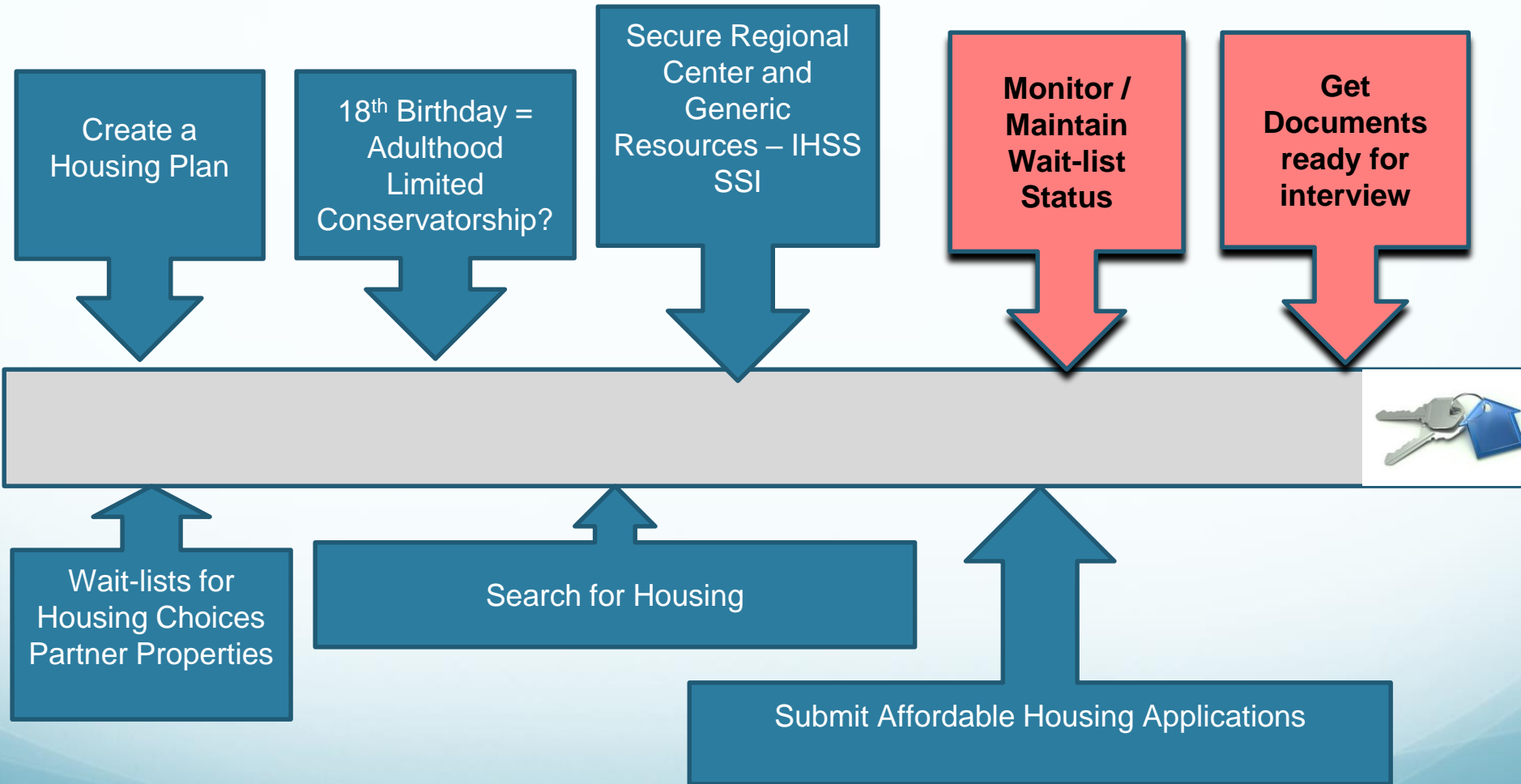


Applying for a Wait-List



- Most developers require **a complete housing application to be submitted and signed just to be on the wait-list:**
 - Complete the application for all residents of the unit.
 - Be prepared to provide a detailed housing history (for 2, 3, or 5 most recent years).
 - Report all income and assets, including SSI, SSDI and bank accounts.
 - Be neat and complete—no white-out, no omissions!
 - Must be signed by all adults in the household.

Steps to Being Suitcase-Ready



Once You're on a Wait-List....



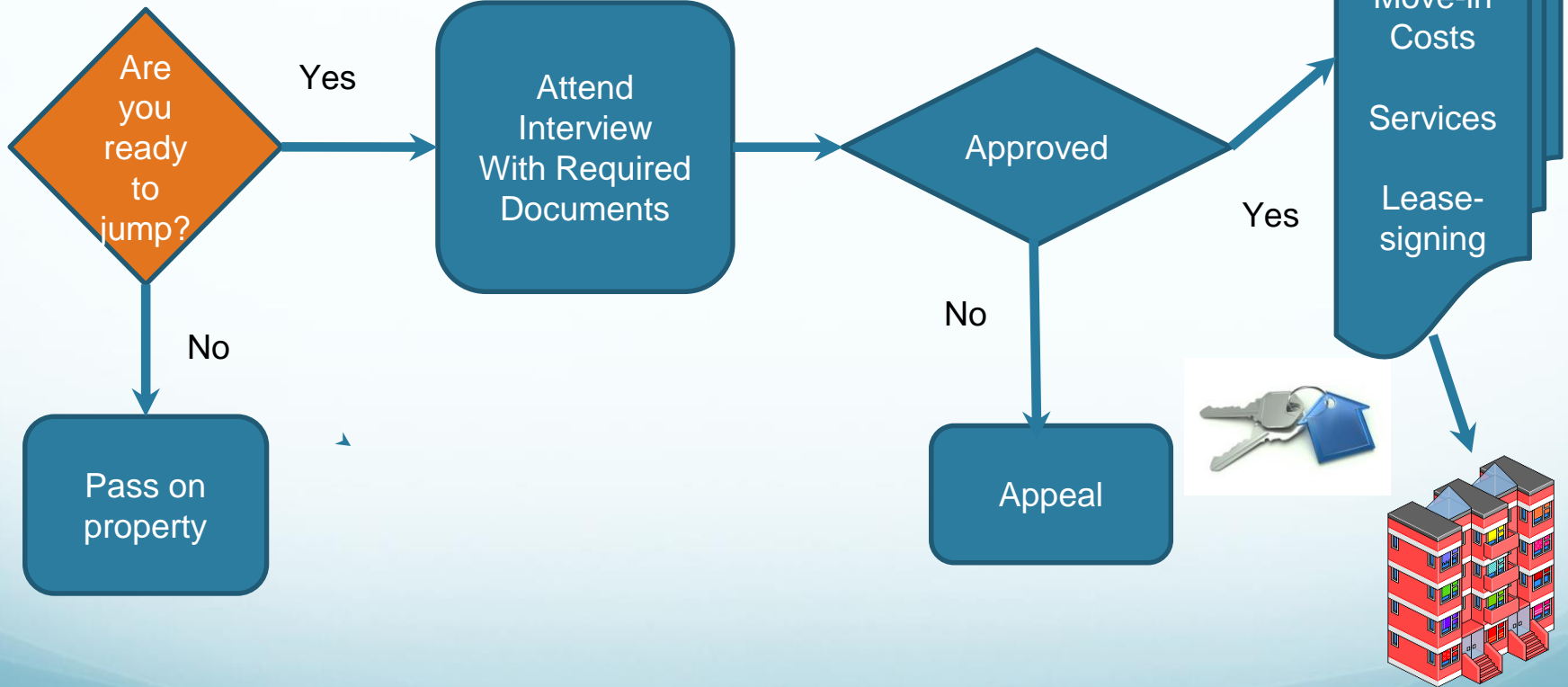
- Ask for written verification that your application was received and you are on the wait-list.
- Maintain up-to-date contact information with the property manager—address, phone, email.
- Respond immediately to “purge” letters.
- Call property manager regularly to ask about wait-list status. Be persistent but not annoying.

Be Prepared for the Call...

- Maintain a file of all the key documents you'll need:
 - Social Security cards for all members of the household.
 - CA Drivers License or CA ID for all adults.
 - Birth certificates for all children under 18.
 - Recent SSI award letter (not more than 3 months old).
 - Most recent consecutive 3 months paycheck stubs (original copy).
 - Most recent consecutive 6 months bank statements for each account.
 - Conservator document.



When You're Called



If You're Called from the Wait-List, but the Timing is Bad...



- Explain your circumstances and ask to be allowed to remain on the wait-list as a reasonable accommodation for a disability.
- Most landlords will allow you to “pass” on a unit at least once without losing your place on the wait-list.
- If you're sure you'll never want to move to that property, ask to be removed from the wait-list.



When You're Called and Ready to Jump



- Be ready to respond immediately when called. You are competing with several others called for the same vacancy.
- Take the earliest appointment date possible—often the unit will be offered to the first applicant who successfully completes the approval process.
- You'll need to bring a cashier's check or money order for application fee—no cash and no personal checks.
- Bring all supporting documentation with you to the interview, including documentation to support a reasonable accommodation and letter of support if needed to meet income minimum.
- Ask Housing Choices representative and/or Supported Living Agency to accompany you.

What to Expect at the Interview



- Your application and supporting documents will be checked—if there is anything missing, you'll be given a certain number of days to provide it.
- Some properties may require you to fill out the application again during the interview.
- You'll sign a variety of releases so the landlord can verify your income; your bank statements; your credit; and your housing history. **Supplying reliable contact information for these verifications can greatly improve your chances of securing the unit.**

Requesting a Reasonable Accommodation

- An exception to a rule (a “reasonable accommodation”) may be available if:
 - You have a disability.
 - There is a connection between your disability and your need for the specific exception.
 - The accommodation is “reasonable”.
- Examples:
 - You need two bedrooms in order to have a live-in aide.
 - You need a service animal in a “no-pet” property.
 - You need a different “late” payment deadline because SARC is your representative payee.

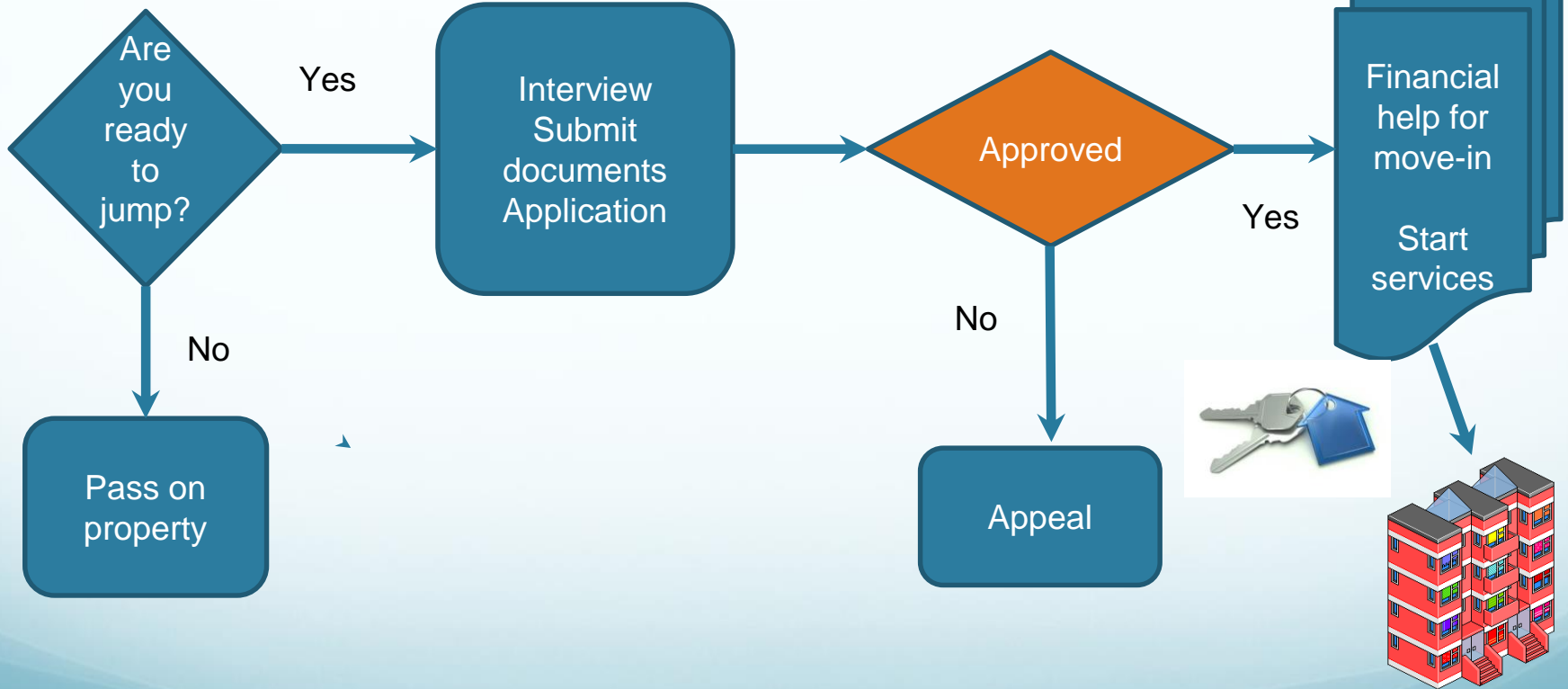
Requesting a Reasonable Modification...

- You may be able to request the landlord to make **physical modifications** to your unit if the modifications are needed because of your disability.
- Examples:
 - Grab bars in the bathroom.
 - Ramp over entry steps.
 - A nearby assigned parking space because of mobility problems.
 - Extra lock on door.
 - The modifications must be “reasonable”—cost is a factor in determining whether this will be approved.



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When you get the call



If Your Application for Housing is Denied...

- **Ask for the reason in writing.** If you disagree with the reason, ask how to file an appeal of the decision:
 - Find out the deadline for the appeal.
 - Find out what information is needed for the appeal to be successful.
- Legal assistance for appealing a wrongful denial:
 - Bay Area Legal Aid.
 - Project Sentinel (if based on discrimination).
 - Silicon Valley Law Foundation
 - Legal Aid Society of San Mateo County
 - East Palo Alto Community Legal Services



When Your Application is Approved....



- You should receive a written offer letter, specifying the unit number, the unit size, the monthly rent, the security deposit, the deadline for submitting the security deposit or first month's rent, and the lease start date.
- You may be able to negotiate the deadline for submitting the security deposit and first month's rent if you need time to secure the funds from a third party.
- You may be able to negotiate the lease start date if you need to give 30 days notice at your current rental.

Paying for Move-in Costs



- Housing Choices is an approved partner to help you apply for financial assistance for:
 - Finally Home---Security deposit (up to \$2500).
 - Housing Industry Foundation--Security deposit and/or first month's rent and initial utilities (up to \$2500)
 - Seasons of Sharing—Security deposit, first month's rent, or basic furniture (bed, table, chairs) (up to \$3,000).
- If none of these is successful, you may be able to obtain a small grant or a loan from SARC's donation account.

Steps to Move-In

- Housing:
 - First months rent and security deposit.
 - Lease-signing—read before you sign
 - Set up utilities (PG&E) to new “Head of Household”
 - Apply for PG&E CARE discount
- Regional Center and Support:
 - Contact SARC to begin SLS / ILS.
 - Contact SLS/ILS agency.
 - Work with SLS/ILS agency to identify and train staff.
- Generic Resources:
 - Submit change of address to Social Security, In-Home Supportive Services, Medi-CAL.

While You Wait: ADVOCATE

Support Housing Choices to have cities in Santa Clara County develop more Affordable Housing specifically for extremely low income people with developmental disabilities.

- Board of Supervisors meetings
- City Council Meetings.
- City Planning Commission meetings.
- Housing Element.

Housing is a local matter –your voice counts

While You Wait – SELF-EDUCATE

- Parents Helping Parents trainings -- www.php.com
 - Person Centered Thinking and Planning. -- April 16 and 23
 - Person Centered Description – One page Profile
- Autism Society San Francisco Bay Area annual conference and webinars
 - <https://www.sfautismsociety.org/>

While You Wait -- CREATE Letter of Intent (LOI)

- Special Needs Alliance

- <https://www.specialneedsalliance.org/the-voice/letter-of-intent-3/>

- Special Needs Planning

- <https://specialneedsplanning.com/>

- ❖ Family History

- ❖ Daily Schedule

- ❖ Food

- ❖ Medical Care

- ❖ Education

- ❖ Benefits Received

- ❖ Employment

- ❖ Residential Environment

- ❖ Social Environment

- ❖ Religious Environment

- ❖ Behavior Management

- ❖ Final Arrangements

Move on In



To Request Services from Housing Choices

Speak to your Service Coordinator at the Regional Center.

Complete and sign an interest form.

Email interest form to intake@housingchoices.org

