Welcome!
Housing Best Practices Forum: Housing Overview

Alison Niemi, Department of Human Services
Joel Salzer, Minnesota Housing
Heidi Sandberg, Department of Human Services
• Lots of Sites!
  • Keep microphones muted, but let us know if you can’t hear!
  • No questions during presentation

- Questions during and after presentation to DHS Housing Options email: dhs.housingoptions@state.mn.us

• Follow up evaluation
• Every other month (evens), third Monday, 1:30-3:30

• Taped presentation and materials available post-session on mn.HB101.org (partners tab)

• Steering Committee to oversee agenda and topics
Purpose of today’s presentation

• Help you develop a better understanding of the variety of options available for housing for people with disabilities

• Take a complex and confusing system and try to simplify

• Get you to think out of your “lane”

• Dispel myths
Housing Benefits 101
Your Home. Your Choice.

Programs & Services
Find programs that can help you pay for housing or get the services you need.

Types of Housing
The right type of housing for you depends on your situation, needs, and desires.

- Your Own Place
  - Owning a Home
  - Condos and Co-Ops
  - Renting a Place

- Housing That Includes Services
  - Permanent Supportive Housing
  - Adult Foster Care

Paying for Housing
Get help from programs that can make housing more affordable.

- Help Tied to Certain Locations
  - Public Housing
  - Project-Based Voucher (PBV) Program

- Help in Other Locations
  - Section 8 Housing Choice Voucher (HCV) Program
  - Bridges Rental Assistance

Services
- Personal Care Assistance (PCA) Program
- MA-Waiver Programs
- Moving Home Minnesota
- Group Residential Housing (GRH) Services

Get Help Now
- Do you have a disability?
- Are you 60 or older?
- Are you a veteran?
- Are you homeless?
- Other?
Putting the pieces together...
Setting

- Single-site
- Scattered-site
- Single family
- Mixed use
- Shared living
- Tiny homes or mobile homes
“Affordable” = 30% or less of income on housing

• 2015: 27% of Minnesota households were paying 30% or more of their income for housing

• If your only income is SSI, your rent would need to be $221/month to be affordable

Sources:
U.S. Census Bureau, American Community Survey.
A note on terms...

“rental assistance”

“housing subsidy”

“subsidized housing”

“affordable housing”

“housing assistance”

“housing voucher”
Affordability: Rental Assistance

• Helps pay for rent in:
  • Privately owned housing
  • Must meet certain standards
  • Landlord accepts payment from the voucher program

• Project-based programs help people live in:
  • *Specific* privately owned apartments
  • Certain units or a whole building is set aside only for people with low income

Rental assistance for a family of four

- Income: $2500/month
- Rent: $986/month

You pay $750
RA pays $286

30% = $750

You pay $750

$2500/month

$986/month
Affordability: Subsidies

- Lower rents due to financing
- Owned and operated by private owners who receive subsidies in exchange for renting to low- and moderate-income people.
Financial help for people who cannot afford to pay for their housing

• GRH
  • Pays up to $891 per month for room and board in approved locations only
  • For people with low income and low assets who have disabilities or other conditions

• MSA Housing Assistance
Affordability: Lowering your costs

• What can you do to lower housing costs if you don’t have assistance?

  • Share a place with others.
  • Do work around the house in exchange for lower rent, such as gardening or repairs, or become a property caretaker.
  • If you rent, claim the Renter’s Property Tax Refund
  • If you own your home, some programs may help you make your mortgage payments. Other programs for homeowners include tax credits, savings programs, and loan programs.
  • Look into energy and weatherproofing programs.
• If services are connected to site or program, consider...
  • Required or optional? Can you change providers?
  • Level of intensity
  • Specialized? e.g., cultural, disability-specific
  • Typically non-portable

• If services are not connected to the site or program, how will you coordinate providers and funding streams?
Models

• “Group homes”
• Assisted Living (Housing with Services)
• Permanent supportive housing
• Individualized
Housing settings that include services where seniors or people with disabilities live in the same building are sometimes called group homes. This term does not refer to a specific state license or registered setting.

Common examples:

- Adult Foster Care
- Board and Lodge facilities
- Boarding Care
- ICF-DD
Group homes: Adult Foster Care

• Typically single-family, 4 people or less

• Family Adult Foster Care- caregiver owns the home

• Corporate Adult Foster Care- caregivers are employees

• All Adult Foster Care locations are licensed by DHS.
Group homes: Board and Lodge

• Five or more people living together

• Some Board and Lodge facilities look like houses, while others are like apartment buildings, depending on the number of people living there.

• Bedrooms may be individual or shared, depending on the facility.

• Other spaces, such as living rooms, dining rooms, or cafeterias, are shared.
Group homes- Affordability

• Group Residential Housing (GRH)
  • Up to $891 per month for room and board in approved locations
  • People with low income and low assets who have disabilities or other conditions.

• Private pay
Depending on setting type and individual eligibility, the most typical funding sources for services in group homes are:

- Disability waivers
- GRH supplemental services
Group homes-How to find

• County
• mnopenings.org
• MinnesotaHelp.info
• What is Assisted Living – a place or a service?
  • i.e. “my grandmother lives in an assisted living”

• Assisted living is actually a service that can be provided in many settings
  • An apartment building – either the whole building or a number of units
  • A licensed Board and Lodge
  • A house
• Settings that offer assisted living services must register with the Dept. of Health as a Housing with Services Establishment.

• Housing with Services establishments that are described as having assisted living must have a staff person awake and available at all times to help residents.

• In addition, the setting may need a building license, such as a Board and Lodging License.

• The assisted living services must be provided by a provider holding a home care license by the Department of Health.
• Room/Board
  • Private Pay
  • GRH – County must do a GRH agreement
  • MSA Housing Assistance may supplement a person’s income to help pay for rent in some circumstances
  • Minneapolis Public Housing, St. Paul Public Housing, and the Duluth HRA offer assisted living services in some of their high-rises. Rent is 30% of income.
Assisted Living Services

• Assisted Living Services are a flexible, bundled set of services that are individualized to meet the person’s needs. These services can include up to 24 hour supervision, meals, medication administration, assistance with dressing, grooming, bathing, and behavioral support.

• Paying for services
  • Private Pay
  • Home and Community Based Waivers
• The Minnesota Department of Health operates a data base on Housing with Services Establishments and Home Care Providers [link](http://www.health.state.mn.us/divs/fpc/directory/provider_select.cfm)

• MinnesotaHelp.info maintains a list of Medicaid Waiver Providers. You can use the FIND button, and type in assisted living.
Permanent Supportive Housing

- Affordable housing and services
- Transitional v. permanent
- Multiple funding streams
- Often targeted to sub-populations
- Examples of best practices: Housing First, Harm Reduction
Permanent Supportive Housing- Affordability

- Housing Trust Fund (HTF) Rental Assistance program
  - Helps people pay for privately owned rental housing.
  - Funded by the state of Minnesota, administered by local agencies.
  - HTF Rental Assistance is more flexible than many other housing programs:
    - You do not need to be eligible for the Section 8 housing choice voucher (HCV) program.
    - You may be able to get benefits even if you can’t qualify for other programs because you have a criminal record, poor rental history, or for other reasons.

- HUD Homeless
  - Programs funded by McKinney-Vento and run by nonprofits, public housing authorities (PHAs), and local governments
  - Grants are made through the Continuum of Care regions (CoC’s)
• Project-based voucher (PBV) programs: Pays for rent in privately owned rental housing, but only in specific privately owned buildings or units.

• The Low-Income Housing Tax Credit (HTC) Program
  • Financing program for qualified residential rental properties.
  • Offers investors a 10-year reduction in tax liability in exchange for capital to build eligible affordable rental housing units in new construction, rehabilitation, or acquisition with rehabilitation.

• Ending Long-term Homelessness Initiative
• Section 811 demo
  • People with disabilities who have extremely low income
  • Most units are one-bedroom apartments located in apartment buildings, townhomes, and other homes that have market-rate units for the general public
  • Referrals to this program are through:
    • PATH case manager, or
    • Moving Home Minnesota transition coordinator or case manager.

• Group Residential Housing (GRH)
Permanent Supportive Housing- Services

Anyone living in PSH should have access to a comprehensive package of supports that help tenants sustain housing stability and meet life goals.

• Services should be:
  • Voluntary
  • Customized
  • Accessible

• Generally grant-funded, then coordinated with mainstream programs

For more information, see the CSH Dimensions of Quality Guidebook
Permanent Supportive Housing - How to find

- Coordinated Entry
- Map now available on HB101
Individualized (not provider owned/controlled)

Whatever works for you!
Not part of a “program”
Income assistance

• MSA Housing Assistance
  • Additional $194 per month
  • Must be spending more than 40% of their income on housing
  • Eligible for MSA, under age 65, and apply for rental assistance
  • Eligible for MA PCA services, getting services through an MA-Waiver program, or moving out of an institution
Individualized (not provider owned/controlled)-Services

- Home Health
- SILS
- PCA
- Waivers
- SILS
- ARMHS
- TCM
- ACT
- Family home visiting
- Voc Rehab
- Health care coordination
- Day treatment
- Grant funding
- Voc Rehab
- Health care coordination
- Grant funding
Project-based housing

• Public housing
  • Apply for public housing at local PHAs.
  • If you have a disability, make sure you note it on the application, because some units are reserved for people with disabilities.

• The U.S. Department of Housing and Urban Development (HUD) low-rent apartment search engine

• Minnesota’s HousingLink search engine.
  • Go to the “Subsidized Housing” section and check the "Subsidized Housing (% of income, Project Based Section 8, Public Housing, Section 811/PRAD)" option.
Rental Assistance

• Contact local PHA or HRA for Housing Choice Vouchers

• Local area program contacts for Bridges are available on the [Minnesota Housing website](#)

• Ask nonprofits that help people with housing
Finding a place:

- HousingLink:
  - Go to the “Subsidized Housing” section and check the "Subsidized Housing (% of income, Project Based Section 8, Public Housing, Section 811/PRAD)" option.

- Housing access services through ARC
Programs to help with payments:

- [Minnesota Homeownership Programs](#) through Minnesota Housing
- Minnesota Homeownership Center
- HB101 “Own your own home” page
Other Housing Programs

Veterans Housing Programs
Programs and agencies help veterans find and pay for housing.

Housing Opportunities for Persons with AIDS (HOPWA)
HOPWA helps people living with HIV/AIDS pay for housing.

Rural Housing
Loans, grants, and rental assistance can make rural housing affordable and safe.

Tribal Housing
Help with rent or home loans, or living in a low-cost housing project.
Questions?

Thank you!