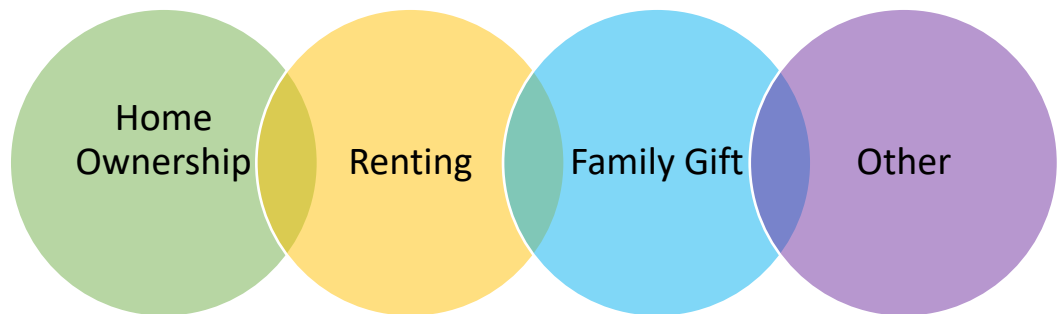


## What Does It Mean to Live in a Home of One's Own?

### (It Doesn't Have Mean Home Ownership)

At the center of the supported living philosophy, is the understanding that people with disabilities can live in their own homes. With identified supports, even a person with significant disabilities can live in their own home.

As people with disabilities and their families explore new ways of living, it's important to clarify a few



things about what it means to live in one's own home under the supported living philosophy.

### What One's Own Home Isn't

- *One's own home* doesn't mean the person has to *own* the home.
- *One's own home* doesn't require the family be able to provide the home.
- *One's own home* doesn't require the person have capacity to find the housing.
- *One's own home*, doesn't require a person be able to live alone.
- *One's own home*, isn't just available to people with certain support needs.
- *One's own home*, isn't the same as living with parents or in an alternative family living (AFL) home. These options may be great for the person, but they aren't the same as supported living.

### What One's Own Home Is

- *One's own home* means that the person can change providers and not have to change where they live.
- *One's own home* means that household schedules, decorating, rules, and preferences are set by the person.
- *One's own home* means that others—family members, direct support professionals (DSPs), care coordinators---are guests in the person's home.
- *One's own home* requires the person and those who support him to work together to identify and maintain housing. Each person's situation will be unique.

## Getting Started: Clarifying Roles

Because every person's circumstance is different, the process for helping a person secure housing will likely vary by person.

In NC, the supported living definition aspires to have people, with the support of their families and support organizations be at the center of the housing search. Sometimes people will be able to lead their own housing search, with support: contacting landlords, applying for housing subsidies, arranging for rent payments. Other times, the person will rely on his family and providers to make informed decisions guided by the person's interests, preferences and needs. Many people will fall somewhere in the middle: with families and support providers "walking with" a person through the options, helping them understand and make informed decisions. As with everything related to supported living, person-centered principles can serve as a helpful guide.

**Did you know every LME-MCO has people who can point you in the right direction of local housing options?**

They may be called housing specialists or housing coordinators or another term, but your LME-MCO can point you in the right direction for additional guidance.

## Resources to Support People Living in Their Own Homes

There are many resources available to assist people with disabilities to live in their own homes. Many of these resources are common in the general public, others are available to people on fixed incomes, others are targeted at people with disabilities. Some housing support resources are sponsored by the federal government while others are specific to North Carolina.

### **A GREAT STARTING PLACE:**

[A Closer Look at Housing Choices: A Housing Resource Guide for People with Intellectual and Developmental Disabilities](#)

This section serves as a "starting place" for understanding some of the most heavily used resources available. Importantly, it does not reflect resources that may be available through a person's city or county. Due to the interconnected nature of housing funding and housing resources, the links included may in some instances direct the user to overlapping resources. Finally, each resource title is hyperlinked to the referenced webpage. A short web address is also provided where possible for people who may be reading a hardcopy of this document.

This handbook is sponsored by the Arc of North Carolina and provides resources and guidance on exploring various housing options.

Shortened hyperlink:

<https://bit.ly/2yHEAA6>

# Thinking Through Housing

## Managing One’s Own Home: Questions Everyone Asks and Starting Place Resources

There are many questions all people moving into their own homes should think about before actually moving. The table below provides resources to help in your planning. Many of them are mentioned throughout this guide.

Questions	Resources to Inform Decisions
What kind of home do I want?	<u><a href="#">A Closer Look at Housing Choices: A Housing Resource Guide for People with Intellectual and Developmental Disabilities</a></u>
What is my budget for housing, utilities, and necessities?	<u><a href="#">A Closer Look at Housing Choices: A Housing Resource Guide for People with Intellectual and Developmental Disabilities</a></u>
How do I manage my household expenses?	<u><a href="#">A Closer Look at Housing Choices: A Housing Resource Guide for People with Intellectual and Developmental Disabilities</a></u>
What about moving costs such as security deposits, furniture, etc.?	<p>The Community Transition Service available through the <a href="#">NC Innovations Waiver</a> will:</p> <ul style="list-style-type: none"> <li>➤ Pay for security deposits</li> <li>➤ Pay for moving fees</li> <li>➤ Buy furniture and other things you need for your new home</li> <li>➤ Pay to set up your water, electric and/or heating</li> <li>➤ Pay for services that make your new home safe and healthy</li> </ul> <p>Contact the <a href="#">Local Management Entity /Managed Care Organization (LME/MCO)</a> that is responsible for your <a href="#">NC Innovations Waiver</a> services to learn processes for accessing this resource.</p>
What about repairs?	<u><a href="#">A Closer Look at Housing Choices: A Housing Resource Guide for People with Intellectual and Developmental Disabilities</a></u>

## Thinking Through Housing

Questions	Resources to Inform Decisions
<p>What if my home needs modifications?</p>	<p>If you own your home, the Home Modifications Service available through the <a href="#">NC Innovations Waiver</a> will:</p> <ul style="list-style-type: none"> <li>➤ Make changes to your home that keep you healthy and safe</li> <li>➤ Add things that make it easier to get around in your home, such as ramps and stair lifts</li> </ul> <p>If you are leasing your home, the <a href="#">NC Innovations Waiver</a> will pay for portable modifications to increase the accessibility of your home. When leasing, accessibility needs should be considered and discussed with the landlord prior to contracting for the property.</p> <p>Contact the <a href="#">LME/MCO</a> that is responsible for your <a href="#">NC Innovations Waiver</a> services to learn processes for accessing this resource.</p>
<p>What if I need a roommate to split expenses?</p>	<p>Because of historic systemic practices, the first step when seeking for a roommate is to check your thinking. People with disabilities do not have to live with other people that have disabilities. People with disabilities may live with any one they choose. The key is ensuring that the person with disabilities has the service /support they need to be complete tasks of daily living. In some circumstances, one roommate agrees to provide support to the other roommate in exchange for paying a lesser share of the rent.</p> <p>Many people choose to live with other people for financial reasons. Sometimes people have many things in common with their roommates. Other times, people only interact with their roommates in passing or when using shared spaces in the home. The common theme is that expenses for the home are shared and each person living in the home has full tenancy rights. The best situations have written roommate agreements. This resource document is designed to inform decisions related to roommate agreements: <a href="#">Developing Roommate Agreements under the NC Innovations Wavier Supported Living Service Definition</a>.</p>

## Thinking Through Housing

Questions	Resources to Inform Decisions
Are there forms for roommate agreements?	Ohio has developed an electronic roommate agreement form that may be used by anyone that will be sharing a residence with another person. Completing the electronic form creates document that each party may sign. The first step in creating in the form is to select the state where you reside and then choose create form. The resource is available at the following link: <a href="#">Roommate Agreement Electronic Form.</a>

### Managing One’s Own Home

Depending on the circumstance, supported living may raise new questions that are best answered by a legal, benefits management or estate planning expert. Because of the technical nature of these subjects, this guide provides only high-level guidance and directs people to expert resources for additional information. The information contained in this section should be considered preliminary guidance only.

Questions	Resources to Inform Decisions
What does it mean to need a “reasonable accommodation” in my housing?	<p>Generally, housing and disability laws require that public and private landlords meet basic accessibility standards and provide “reasonable accommodations” to help a person access the property. The scope of the landlord’s responsibility to make a rental unit accessible depends on the type and significance of the accommodation being requested.</p> <p>For people who meet the appropriate disability definition, live-in aides/caregivers are typically viewed as “reasonable accommodations” though landlords may still require aides meet screening requirements and be listed on the lease as an “occupant.”</p> <p><b>For Additional Guidance:</b> Contact NC Legal Aid Society’s Fair Housing Project at: 1-855-797-FAIR (3247) or <a href="http://www.fairhousingnc.org/">http://www.fairhousingnc.org/</a></p>
Will my landlord make accessibility modifications as a “reasonable accommodation?”	
Is my live-in aide/caregiver allowed as a “reasonable accommodation?”	

Questions	Resources to Inform Decisions
<p>Can a person sign her own housing materials if they have a guardian?</p>	<p>The authority of a person’s signature who has a guardian to legally bind the person in a legal agreement like a lease depends on the specific terms of the guardianship order.</p> <p><b>For Additional Guidance:</b></p> <p>NC’s Rethinking Guardianship Initiative  <a href="http://rethinkingguardianshipnc.org/home">http://rethinkingguardianshipnc.org/home</a></p> <p>Contact Disability Rights NC at</p> <ul style="list-style-type: none"> <li>• Phone: 919-856-2195</li> <li>• Toll Free (within NC): 1-877-235-4210</li> <li>• TTY: 1-888-268-5535</li> </ul> <p><a href="https://disabilityrightsncc.org/">https://disabilityrightsncc.org/</a></p>
<p>What if we as a family want to set up a special needs trust to help fund a home for our family member?</p>	<p>A special needs trust is a set of legal and financial arrangements that families may establish to help meet the needs of an identified person with disabilities. Special needs trusts are complex and require the guidance of legal and financial experts.</p> <p><b>For Additional Guidance:</b></p> <p>For a starting place, contact the NC Bar Association (a state association of attorneys practicing in North Carolina) for Elder Law and Special Needs attorneys who specialize in creating special needs trusts.</p> <p><b>NC Bar Association</b>  <a href="https://www.ncbar.org/public-resources/lawyer-referral-service/">https://www.ncbar.org/public-resources/lawyer-referral-service/</a>            1-800-662-7660</p>

## Thinking Through Housing

Questions	Resources to Inform Decisions
<p>What is an Achieving a Better Life Experience (ABLE) Account? Can we use it to help fund housing needs?</p>	<p>An ABLE account is a “tax advantaged” savings account established on behalf of a person with a disability who incurred the disability before the age of 26. Savings accounts can allow a person with a disability to save for expenses related to “education, housing, transportation, employment training and support, assistive technology, personal support services, health care expenses, financial management and administrative services and other expenses which help improve health, independence, and/or quality of life” (information drawn from ABLE Act National Resource Center).</p> <p><b>For Additional Guidance:</b></p> <p>ABLE Act National Resource Center  <a href="http://www.ablenrc.org/">http://www.ablenrc.org/</a></p> <p>NC ABLE  <a href="https://savewithable.com/nc/home.html">https://savewithable.com/nc/home.html</a></p>
<p>Does Home Ownership impact my SSI or Medicaid?</p>	<p>Both Medicaid and SSI exclude the value of a home you own and live in from their financial eligibility calculation, so you won’t be denied Medicaid and SSI because you live in a home you own.</p> <p>It’s important to know that if you sell your house, any profits generated may impact your benefits. Specific questions should be directed to your local DSS Medicaid eligibility representative.</p> <p><b>For Medicaid Eligibility Questions:</b></p> <p>Contact your local DSS Eligibility Representative.  <a href="https://www.ncdhhs.gov/documents/dss-county-directory">https://www.ncdhhs.gov/documents/dss-county-directory</a></p> <p><b>For SSI Eligibility Questions:</b></p> <p>Contact your local Social Security office or call the national Social Security Administration  <a href="https://www.ssa.gov/agency/contact/">https://www.ssa.gov/agency/contact/</a></p>

## Thinking Through Housing

### Managing One's Own Home: The Role of the Direct Support Professional (DSP)

Sometimes when people receive direct support in their own home, the “who does what” may not always be immediately clear. As with all person-centered supports, each arrangement is unique and based on the individuals involved, but here are some things to consider:

- The DSP's primary role is always to support the person in managing and performing their *own* household tasks whenever possible.
- Consider developing person-specific job descriptions so the DSP knows in advance what their role is in supporting a person to manage the home.
- The role families play in maintaining the person's home depends on each individual circumstance. If a family is otherwise engaged in a person's life and has the capacity to do so, it is reasonable for families to assume responsibilities in maintaining the person's home.
- If a person is renting, check the lease and talk to the landlord to be clear what responsibilities the landlord assumes in maintaining the property.
- DSPs should never be confused with “domestic help.” The role of the DSP is to serve as a companion to the person in pursuing a full and active life. Just like in the general population, housework is not a primary vehicle for having a full and active life. Depending on the person's circumstance and disability, the DSP may need to assist in light housework (doing the dishes, laundry, etc.) to help the person manage their home, but should do so only as part of a larger set of responsibilities. People and their supports should consider identifying outside resources to assist with “deep cleanings” that may fall outside the scope of the DSP's day-to-day “light housekeeping” responsibilities.