Finding Housing that is Affordable

MANY ROADS CAN TAKE YOU THERE...

**Affordable housing** represents public and private sector efforts to assist individuals with low and moderate-income to lease or purchase housing. As a guide, individuals should not spend more than 30% of their income for housing. Affordable rental housing generally charges low cost rents at or below the HUD’s published Fair Market Rents.

**Fair Market Rent (FMR)** is an amount determined by the U.S. Department of Housing and Urban Development (HUD) to be the cost of modest, non-luxury rental units in a specific market area. Generally, an “affordable” rent is considered to be at or below the Fair Market Rent.

**Public housing** refers to housing units constructed for individuals with disabilities, of low-income, and older adults. Generally, local public housing authorities administer these rental units. The purpose is to provide decent and safe rental housing for financially eligible tenants. Public housing comes in all sizes and types, from scattered single-family houses to high-rise apartments. For more information, visit portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/ph.

**Subsidized housing** means housing that has supplemental funding from federal, state, county or local government to assist individuals of low and moderate incomes. The rent paid by the tenant is often based on a percentage of the person’s income and the subsidy pays the balance. Connecticut has several rental assistance programs.

It was hard work but it is worth it. I love living on my own!
RENTAL SUBSIDIES

Many programs exist to help individuals with limited income secure affordable housing. Housing vouchers, for instance, provide a supplement so that the individual does not spend more than 30% of his/her income on rent. The U.S. Department of Housing and Urban Development (HUD) publishes Fair Market Rents for each county. Tenants pay a portion of their income (typically 30% to 40% of the household’s adjusted monthly income) and the voucher pays the balance of the rent directly to the property owner. The following rental assistance programs are available with federal and state funds often called HUD’s federal Housing Choice Voucher (Section 8):

- **The Housing Choice Voucher program** is the federal government’s major program for assisting very low income families to afford decent, safe, and sanitary housing in the private market. Participants are able to find their own housing, including apartments, townhouses, and single-family homes. The participant is free to choose any private rental housing that meets the requirements of the program. Housing Choice Vouchers are funded through the federal Department of Housing and Urban Development (HUD) and are administered in Connecticut by over 40 public housing agencies (PHAs) and statewide by the Connecticut Department of Housing (DOH) and its agent, J. D’Amelia & Associates, LLC. (JDA). JDA subcontracts operation of the DOH HCV program to six local PHAs and one Community Action Agency in the state. Vacancies and opportunities fill quickly; households can only apply for housing assistance when there is an open waiting list.


- **The Rental Assistance Program (RAP)** is the major state-supported program for assisting very-low-income families to afford decent, safe, and sanitary housing in the private market. Participants find their own housing, including apartments, townhouses, and single-family homes. The participant is free to choose any private rental housing that meets the requirements of the program, as described below. RAP certificates are funded through the Department of Housing (DOH) and are administered statewide by DOH and its agent, J. D’Amelia & Associates (JDA). JDA subcontracts operation of RAP to six local Public Housing Authorities (PHAs) and one Community Action Agency in the state.


211 HOUSING RESOURCES

The 211 website contains links to:

- Open Housing Choice Voucher waiting lists throughout Connecticut
- 211’s Community Resources Database of low-cost housing options
- e-Library Papers on a wide range of housing topics, such as avoiding foreclosure and landlord/tenant rights and responsibilities

Following is the link to the United Way Housing Choice Voucher Program (also known as Section 8) waiting list [www.cthcvp.org](http://www.cthcvp.org). Use this link to locate open Housing Choice Voucher waiting lists throughout Connecticut.

The rentals of new subsidized housing units and the process to apply are advertised in the local newspapers. Such complexes offer affordable rental rates and may have some project-based subsidies available. Applications are accepted, and then waiting lists are created. An applicant must submit income verification to document that everyone living in the household meets the financial eligibility guidelines.

The application asks if the individual has a disability. This includes individuals with mental illness and intellectual and developmental disabilities. Frequently, preference is given to individuals with special needs such as veterans, older adults, or someone with a disability. An individual can be on several waiting lists simultaneously.

Some affordable housing projects have vouchers assigned to the apartment called “project-based rental assistance.” When the individual moves, he/she will lose the subsidy. Alternatively, “tenant-based vouchers” are assigned to the tenant and can move with the individual to any place with a Fair Market Rent that he/she chooses to rent. Vouchers may be time limited. Most are renewable.
FEDERAL HOUSING CHOICE VOUCHERS AND RENTAL ASSISTANCE PROGRAM (SECTION 8)

Individuals with disabilities may also receive a preference or priority consideration in obtaining a housing voucher based upon their disability. Contact the local public housing authority about rental assistance, and also ask about “set-aside” opportunities. These are vouchers reserved for individuals with disabilities. It is advantageous for an individual to apply and have his/her name placed on multiple waiting lists for low-income housing and rental subsidies.

Periodically contact the local Housing Authority to see if any waiting lists are open. Public Housing Authorities, also referred to as Public Housing Agencies, are designated entities that manage public housing units in a certain geographic area. Go to the Public Housing Agency to locate low-income housing options in each municipality. For a list of Connecticut’s housing authorities, visit portal.hud.gov/hudportal/HUD?src=/states/connecticut/renting/hawebsites.

HUD publishes a Fact Sheet on Housing Choice Vouchers at www.portal.hud.gov/hudportal.

To locate HUD Housing Choice Voucher (Section 8) housing inventory, visit www.portal.hud.gov/hudportal.

Obtaining a rental assistance voucher can be a significant step toward achieving affordable housing and independent living. Securing a voucher is a complicated, time-consuming process but worth the effort. Eligibility is determined by the public housing authority based upon the number of individuals in the household, the annual gross income, available assets, citizenship status, and criminal background.

Once a name is added to a waiting list, it is important to notify the PHA of any changes in address and household composition. When the individual’s name gets to the top of the waiting list, it is imperative to complete all of the paperwork in a timely manner.
AFFORDABLE HOUSING FUNDED BY TAX CREDITS

The Federal Low-Income Housing Tax Credit program provides tax incentives to housing developers to establish affordable rental units for individuals who meet established income criteria. Subsidized or affordable housing is available within these complexes. New tax credit funded housing projects publicize their application process in local newspapers. Existing housing complexes maintain waiting lists to fill vacancies. HUD maintains an inventory of tax credit housing at portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/lihtcmou. Individuals interested in obtaining affordable housing within one of these complexes can locate such housing in the towns where they want to live and apply. In addition, further opportunities to find rental housing are listed under Rental Resources.

RENTAL RESOURCES

There are a variety of rental resources. The ones listed below are from the Connecticut Housing Coalition resource guide.

The Connecticut Housing Coalition works to expand housing opportunity and to increase the quantity and quality of affordable housing available to individuals with low and moderate incomes in Connecticut through advocacy, education, and collaboration. Visit the Connecticut Housing Coalition resource guide at ct-housing.org/resources/housing-help.

- CTHousingSearch, a housing locator service funded by the Connecticut Department of Economic and Community Development. To utilize the service, visit www.cthousingsearch.org.
- HUD Subsidized Apartment Search to find apartments that have received funds to provide lower rents for low-income tenants. You can find apartments for senior citizens and individuals with disabilities, as well as for families and individuals. For more information, visit www.hud.gov/apps/section8.
- Public Housing Agency Websites (HUD) for a listing of housing authorities that own and manage subsidized housing and administer Housing Choice Voucher (Section 8) programs. For more information, visit portal.hud.gov/hudportal/HUD?src=/states/connecticut/renting/hawebsites.
- Housing Choice Voucher Waiting List website to locate open Housing Choice Voucher Program waiting lists throughout Connecticut, and register to receive automatic notice of the opening of waiting lists whenever they occur. For more information, visit www.cthcvp.org.

It takes hands to build a house, but only hearts can build a home.
Ownership Resources for Individuals with Disabilities

Programs exist to help individuals with disabilities buy and maintain their own homes. There are national, state and local programs that offer mortgage assistance and other types of housing aid to help better serve individuals with disabilities. Local banks and housing counseling organizations can provide guidance and information about buying a home. In some instances, families purchase a home for their adult child with a disability to operate as a group home or home sharing. Cooperative arrangements have also been made for a few families to own the group home.

Home ownership can be costly and include unexpected expenditures for repairs. The advantages and disadvantages must be weighed carefully before making a decision to buy a home. Freddie Mac publishes a fact sheet on home ownership vs. renting. They suggest that if someone intends to build equity, stays in the home at least four years and has funds for ongoing maintenance/home improvements, home ownership has financial advantages. The buyer must have a source of steady income, a favorable credit rating and a down payment in order to finance a mortgage on the property. For more information, visit www.freddiemac.com/homeownership/rent_or_buy/right_for_you.html.

There are several programs to assist individuals with low incomes to purchase, renovate or refinance a home of their own with minimum down payments, subsidies, and/or low interest mortgages. The Housing Mortgage Finance Agency or your local bank may have special mortgage rates for first-time home buyers. With home ownership comes additional responsibilities and financial expenses. These factors must be considered carefully when contemplating the purchase of a home.

Programs for Home Buyers – Connecticut Housing Finance Authority (CHFA)
www.chfa.org/homeownership/default.aspx

The Connecticut Housing Finance Authority (CHFA) is committed to assisting Connecticut individuals and families achieve and sustain their dream of homeownership for a lifetime. To that end, they offer a variety of competitive mortgage programs, designed especially for first-time home buyers, as well as loan programs designed for homeowners facing financial hardship. In partnership with HUD-approved housing counseling agencies throughout the state, they provide free education and counseling services for homeowners in crisis as well. Below are some of CHFA’s homeownership programs:

Section 8 Housing Choice Voucher Homeownership Program. This program offers home loans at below-market interest rates to Section 8 tenants who wish to purchase their own homes. This program allows eligible borrowers to use their Section 8 Housing Choice Vouchers towards a monthly mortgage payment.

CHFA is committed to helping Connecticut residents achieve their dream of homeownership and values its partnership with local Public Housing Authorities (PHAs) across Connecticut as well as the qualified lender for this program. Applicants interested in the Section 8 Housing Choice Voucher Homeownership Program should contact their PHA directly. They may also contact the McCue Mortgage Company directly.

Homeownership Program. The Homeownership Program offers mortgages at below-market interest rates to tenants of publicly assisted housing who wish to transition from renting to homeownership. Though the program primarily is designed to support first-time home buyers, renters who were homeowners may still be eligible for a loan under this program if the property they intend to buy is located in a federally targeted area that would benefit from increased home ownership.
**Down payment Assistance Program.**

**Program Overview.** The Downpayment Assistance Program (DAP) offers supplementary loans at below-market interest rates to eligible borrowers of home loans who are unable to raise sufficient funds to pay the upfront expenses associated with purchasing a home.

*Note:* A DAP loan is not intended to finance the purchase of a home. Because CHFA recognizes that the foremost obstacle to homeownership is a potential home buyer’s inability to cover the down payment and closing costs of a home purchase, DAP loans can be used in conjunction with CHFA home loans. An eligible borrower must show his or her ability to repay the primary mortgage and the DAP loan in order to qualify for assistance under this program.

**HFA Preferred™ Loan Program.** The HFA Preferred™ Loan Program offers home loans at below-market interest rates to first-time home buyers with low mortgage insurance costs. Individuals who have owned homes before may also qualify for a loan under this program if they plan to purchase a home located in a targeted area. There are no exceptions for CHFA Income Limits in Targeted Areas with this Program. This Program cannot be combined with any other program offered by CHFA.

**Financial Qualifications and Leasing.** A principle of Independent Housing contends that the person with a disability or his/her guardian must have control over their housing. This is achieved most effectively through the signing of a lease. With control comes responsibility. The lease is a legal agreement that must be read and understood before signing. Residents should anticipate and plan contingencies when their roommates must change.

Landlords may require that tenants demonstrate their financial ability with a positive credit and rental history. In affordable housing, these standards may be waived. Agencies and services exist to assist tenants with these issues.

**Housing Counseling Agencies.** The U.S. Department of Housing and Urban Development (HUD) approves local agencies that can provide housing and financial counseling for those seeking affordable housing. These organizations supply various services such as money management counseling, financial literacy training, credit counseling, foreclosure avoidance and assistance locating affordable rental properties. For more information, visit [www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?&webListAction=search&searchstate=NJ&filterSvc=dfc](http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?&webListAction=search&searchstate=NJ&filterSvc=dfc).

**Credit Information / Credit Repair.** More information on credit and credit repair can be found on the Connecticut Department of Banking website at [www.ct.gov/dob/cwp/view.asp?a=2235&q=297916](http://www.ct.gov/dob/cwp/view.asp?a=2235&q=297916).
Using Private Resources

INDIVIDUAL DEVELOPMENT ACCOUNTS (DDA)

In order to save money that may be used to support housing, the Individual Development Accounts Program may help. Individual Development Accounts (IDAs) are matched savings accounts designed to help families of low income and low wealth to accumulate assets of a few thousand dollars to fund investments in their education, homeownership, and small business ownership. Go to [www.crtct.org/en/need-help/money/ida-savings-program](http://www.crtct.org/en/need-help/money/ida-savings-program) for more information.

SPECIAL NEEDS TRUSTS

Special Needs Trusts allow funds to be saved for the individual with a disability without jeopardizing government means-tested benefits and in some instances providing additional options for an individual with a disability to secure housing.

Regardless of the type of special needs trusts established, the funds must be used for the sole benefit of the individual with a disability and in a way which does not jeopardize benefits. Therefore, if the individual is receiving SSI and/or Medicaid, then funds in a Special Needs Trust cannot be used for food, clothing or shelter because any funds used for these purposes are deemed to be “income” and could potentially jeopardize SSI and Medicaid eligibility.

Regulations and laws change, so legal advice must be obtained at the time of establishing trusts and reviewed periodically thereafter.

ACHEIVING A BETTER LIFE EXPERIENCE (ABLE) ACT

The ABLE Act establishes an additional way to save funds for an individual with a disability without jeopardizing some government means-tested benefits. The ABLE Act was passed by Congress in late 2014. In addition to the federal passage of the bill, each state must pass legislation to authorize its guidelines for ABLE Act provisions to be effective in that state. Connecticut has passed such legislation. At this writing Connecticut is in the process of exploring ways to create its own program. In the meantime Connecticut residents can open ABLE accounts in other states that have established programs. Visit [www.ablenr.com](http://www.ablenr.com) for the most current information on ABLE in Connecticut and nationally.

An ABLE account must be established for the benefit of an individual with a disability that manifests itself before age 26. The funds must belong to the individual or their parents, family, or friends. Funds in an ABLE account grow tax-free and funds used from an ABLE account are not taxed so long as they are used for qualified expenses including housing, education, transportation, healthcare, employment supports, therapies, and other similar expenses.

It is imperative that families create a comprehensive plan to prepare for the future of an individual with a disability. When establishing an estate plan for a person with a disability, it is advisable to seek the advice of an attorney or financial advisor who has specific expertise in this area of the law.

For more information about The ABLE Act, visit [www.realeconomicimpact.org/news/?id=460](http://www.realeconomicimpact.org/news/?id=460).
Involve your child in the community. Do not shield them because they might not fit in. My son has autism and cannot modulate his volume when he speaks.

I took him to the library as a youngster and explained to the librarians that he is loud. They took him under their wings. He loves to go to the library. Years later, they still look out for him.
Other Resources

CT CENTERS FOR INDEPENDENT LIVING (CILs)

There are five CILs located in Hartford, Norwich, West Haven, Naugatuck and Stratford. CILs are community based, non-residential, consumer-controlled and cross-disability. Each CIL follows the independent living philosophy of self-help, self-reliance, and self-determination. Together, the 5 CILs cover the entire state. Typically, a CIL serves 25-30 cities and towns. CILs serve individuals of all ages, with all types of disabilities.

CILs provide 5 Core Services:
• **Advocacy**: Advocacy takes many different forms: Advocates serve to assist individuals to secure their rights, remove barriers, and support legislative changes which will ensure equal access for all members of our community.

• **Information & Referral**: With the availability of so many service providers, organizations, adaptive devices and equipment, it is often difficult to identify an appropriate resource. Through Information & Referral, Centers assist individuals in locating necessary information and providing appropriate referrals.

• **Peer Counseling**: Through Peer Counseling or Networking, individuals connect with other people with disabilities who may have shared similar experiences. This can provide a strong support system for consumers.

• **Independent Living Skills Training**: Independent Living Skills are those skills which enable a person to become more independent. Independent Living Skills may be addressed through referrals to existing resources, advocacy to ensure that these resources are accessible, or through direct instruction, either one on one or in small groups.

• **Transition**: Staff facilitate transition from nursing homes and other institutions to the community, provide assistance to those at risk of entering institutions and facilitate transition of youth to postsecondary life.

CILs support consumers with:
• Advocating for themselves and others, in order to control one’s life
• Developing life-long independent living skills
• Connecting to appropriate technology to support living independently
• Providing benefits counseling
• Accessing health care, community supports, recreation, transportation, and other resources and services that promote independence
• Developing job readiness skills and accessing employment
• Finding housing in their community

CILs provide:
• A single point of access to services for all people regardless of the nature or type of disability and are leaders in the movement to consolidate services and streamline bureaucracy
• A place where people with disabilities can turn to establish independent living goals and to achieve them

Center for Disability Rights (CDR)
764 A Campbell Avenue | West Haven, CT 06516
(203) 934-7077 | www.cdr-ct.org

Disability Network of Eastern CT (DNEC)
18 Ohio Avenue | Norwich, CT 06360
(860) 823-1898 | (860) 237-4515 (Videophone) | www.dnec.org

Access Independence (Formerly DRCFC)
80 Ferry Boulevard | Stratford, CT 06615
(203) 378-6977 | www.accessinct.org

Independence Northwest (IN)
1183 New Haven Rd, Ste. 200 | Naugatuck, CT 06770
(203) 729-3299 | (203)490-0358 (Videophone) | www.independencenorthwest.org

Independence Unlimited (IU)
151 New Park Avenue | Hartford, CT 06106
(860) 523-5021 Voice/TTY | www.independenceunlimited.org

Other Resources for Individuals with Disabilities

48 resources for individuals with disabilities
Resources that support individuals with disabilities, older adults, or those of low income, may be of assistance. Research is required to identify the eligibility criteria for each service. Here is a brief description and contacts for governmental agencies. Non-profit organizations, The Arc of Connecticut, United Way through 211, and others can assist with information and referral.

**Municipal (Cities and Towns)**
Cities and towns offer assistance to people who are elderly or have a disability regarding transportation, money management, income tax preparation, telephone reassurance calls, meals on wheels, food pantries, recreational activities, accessibility, home modifications, and more. To find out what your city or town offers visit [portal.ct.gov/cities_and_towns](http://portal.ct.gov/cities_and_towns).

The local Public Housing Authorities manage the rental of affordable housing units and rental assistance within their local communities.

Some programs designed for individuals of low income can also provide assistance for the individual with a disability to live independently and stretch a limited budget. Generally, when individuals with a disability reach the age of 18, their personal income, not the family income, is considered when applying for financial assistance. Eligibility for these programs requires research but may be well worth the effort. This section includes some options to consider. Visit [portal.hud.gov/hudportal/HUD?src=/states/connecticut/renting/hawebsites](http://portal.hud.gov/hudportal/HUD?src=/states/connecticut/renting/hawebsites).

**FUNDING FOR LIVING EXPENSES**

**Social Security Administration**
800.772.1213 | 800.325.0778 TTY | [www.socialsecurity.gov](http://www.socialsecurity.gov)

The Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) programs pay benefits to adults with disabilities (after their 18th birthday) who have limited income and resources. Maintaining Medicaid eligibility is essential for individuals with intellectual or developmental disabilities to secure waiver-funded services.

**PRESCRIPTION ASSISTANCE**

There are several programs that are available to help clients, with or without insurance, save money on their costs for medications:

* For general info ... [www.getcheapermeds.com/pdf/pharmacy_card_eng.pdf](http://www.getcheapermeds.com/pdf/pharmacy_card_eng.pdf) | 800.918.2177
* For detailed info ... [webtools.agelity.com/index.aspx?gUI=bfc034cd-7c2c-4a6d-af30-badaaf41ae0d](http://www.getcheapermeds.com/pdf/pharmacy_card_eng.pdf)

**Prescription Assistance Program (PAP)**

As a resident of Connecticut, you and your family have access to a statewide Prescription Assistance Program (PAP).

**SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)**

Formerly known as Food Stamps Program | 800.687.9512

The Connecticut Supplemental Nutrition Assistance Program (SNAP), formerly known as the Food Stamps Program, issues monthly benefits that can be redeemed at local food stores to purchase groceries. An individual can apply through the Department of Social Services (DSS) or by completing an application online at [www.connect.ct.gov](http://www.connect.ct.gov), under ‘Apply for Benefits’.

Eligibility is determined based upon several factors such as income, household size, resources, etc. There is an online tool to assist in determining eligibility at [www.snap-step1.usda.gov/fns](http://www.snap-step1.usda.gov/fns).

**SNAP Publications:**
* EBT Handbook - How to Get Your SNAP and/or Cash Benefits
* Help for People in Need Brochure
* Help for People in Need Brochure - Spanish
The following resources are taken from the Housing Coalition Resource Guide:

**UTILITY ASSISTANCE**

**Connecticut Department of Social Services Energy Assistance** offers programs to help households with their heating bills and in conserving energy. Contact your local community action agency, or call the winter heating aid hotline at 1-800-842-1132.

Visit the [EnergizeCT Energy Assistance](#) website for links to assistance programs, a benefits calculator, and contacts for resolving utility problems to help consumers navigate the state’s energy-related resources. Call state-wide toll-free Energy Information Line, 1-877-WISE USE (947-3873).

**Weatherization Assistance Program**
The U.S. Department of Energy (DOE) Weatherization Assistance Program (WAP) provides grants to states, territories, and some Indian tribes to improve the energy efficiency of the homes of low-income families. These governments, in turn, contract with local governments and nonprofit agencies to provide weatherization services to those in need using the latest technologies for home energy upgrades.

**General Program Requirements**
In order to qualify for this program, you must be a resident of the state of Connecticut. Preference may be given to:

- Individuals over 60 years of age
- Families with one or more members with a disability
- Families with children (in most states)

In Connecticut, the program is administered by the State Department of Energy and Environmental protection (DEEP). The statewide Community Action Agency (CAA) network operates the Weatherization Assistance Program. Applications are taken at the same time as the Connecticut Energy Assistance Program as part of a joint application process. Make sure to ask the staff person for a Weatherization Card or Referral Form if you are interested in the program. For the Energy Assistance intake site near you, call 211. For more info on the Weatherization Assistance Program, visit DEEP at [www.ct.gov/deep/cwp/view.asp?a=4405&q=509366&deepNav_GID=2121](http://www.ct.gov/deep/cwp/view.asp?a=4405&q=509366&deepNav_GID=2121).

For those that do not qualify for the Weatherization Assistance Program there are other programs available, including a utility ratepayer-funded low-cost energy audit. Contact your utility company for information:

- **Eversource**
  1 800 286 2000
  Hartford/Meriden areas:
  860 947 2000

- **United Illuminating Company**
  1.800.442.5004

**Lifeline and Linkup America**
[www.phone-bill-assistance.com/lifeline/CT](http://www.phone-bill-assistance.com/lifeline/CT)

Lifeline is a program that allows low income households to receive discounted telephone services, in order to help them make ends meet each month.
TRANSPORTATION

Individuals with intellectual or developmental disabilities must have access to both public and private transportation in order to lead full, independent lives.

In Connecticut, there is a lack of sufficient access to mass transit, paratransit, trains, ferries, airplanes, and other modes of transportation to perform everyday activities. Even where accessible public transportation exists, adults with disabilities consider transportation inadequate.

In the U.S., 24 million individuals with disabilities use public transit to maintain their independence and participate fully in society. For many, it is their only transit option.

Although federal and state legislation encourages more people with all types of disabilities to go to work, getting to work requires transportation. Inadequate transportation inhibits community involvement. Those living in rural areas often face the greatest challenge of all due to total lack of public transportation and long distances between destinations.

TRANSITNET

www.transitnet.info

The Arc Connecticut received a federal grant to create a coordinated website to bring all of the options for transportation into one site. We call this TransitNet.

The Arc realized that transportation agencies were not providing the necessary information in one, easy to use site that was accessible, available in a timely manner, and equipped to suit the physical, sensory, and/or cognitive needs of all individuals, including elders.

TransitNet is a website for individuals with disabilities, older adults, caregivers, and providers who want to learn more about what transportation options are available for them in Connecticut. The site is designed to be accessible and informative—providing transportation links, instructions on how to use those links, and contact information leading directly to individuals who can offer further assistance.

There is a video to inform the public about the website and brochure for people with disabilities, older adults, caregivers, and providers who want to learn more about what transportation options are available for them in Connecticut. The brochure is available by contacting The Arc office.

TransitNet is a project of Arc Connecticut and made possible through a Federal grant, Inclusive Transportation Partnerships to Promote Community Living, funded by the U.S. Administration for Community Living (ACL) and managed cooperatively with the Federal Transit Administration (FTA). Inclusive Transportation Partnerships is administered by the Community Transportation Association of America (CTAA) in partnership with Easter Seals, the National Association of Area Agencies on Aging (N4A), and Westat.
EMERGENCY PREPAREDNESS

For CT residents who want to prepare for the possibility of an emergency or a disaster in their community, these agencies offer information and guidance on how to prepare:

- American Red Cross Preparedness Information  
  www.redcross.org
  www.ready.gov

Connecticut cities and towns Emergency Management Office’s handle “Special Needs Registries”, which maintain information about residents who may require assistance in the event of a disaster. Individuals with disabilities, people who cannot drive, and individuals who do not have access to transportation are included. Participation in the Special Needs Registry is voluntary. Visit 211 for a list of cities/towns who have Special Needs Registries.

LEGAL SERVICES AND ADVOCACY

The Office of Protection and Advocacy for Persons with Disabilities (P&A) is an independent State agency created to safeguard and advance the civil and human rights of individuals with disabilities in Connecticut. Part of a nationwide network of protection and advocacy systems, the Office operates under both State and federal legislative mandates to:

- provide information, referral, and advocacy services
- pursue legal and administrative remedies on behalf of individuals with disabilities who experience disability-related discrimination
- investigate allegations of abuse and neglect that arise in specific service settings or that affect individuals with particular disabilities
- provide education, information and training on disability rights to policy makers, advocacy groups and members of the public

Note: As of June 30th, 2017, P&A will no longer be a state agency. A non-profit, not designated as of this writing will be designated with many of its responsibilities. The Abuse Investigation Division will move to the State Department of Rehabilitation Services.

NATURAL SUPPORTS

Natural supports means personal relationships developed that enhance the quality of life for people. Natural supports include, but are not limited to, family relationships, friendships, and associations with fellow students or employees in regular classrooms and work places, as well as associations developed though participation in clubs, organizations, and other civic activities.

Individuals with disabilities should develop relationships with the people and places around them that define their community. When creating a housing plan, the individual with a disability should include participation within his or her natural supports environment. Professional staffing and assistance, while necessary in many areas, should not be the sole experience for consumers on a day-to-day basis.

www.dds.ca.gov/Publications/docs/Natural_Supports.pdf

Employment

Employment is also a part of the natural support system and an important way for an individual to achieve self-sufficiency.

For more information, go to www.dol.gov/odep.
CONNECTICUT FAIR HOUSING CENTER
Connecticut Fair Housing Center, which can investigate complaints, offer information and advice, and provide legal assistance to victims of housing discrimination.
Call toll-free: 1-888-247-4401
www.ctfairhousing.org

State of Connecticut Commission on Human Rights and Opportunities (CHRO)
www.ct.gov/chro/site/default.asp
The mission of the Connecticut Commission on Human Rights and Opportunities is to eliminate discrimination through civil and human rights law enforcement and to establish equal opportunity and justice for all individuals within the state through advocacy and education. CHRO files disability and other types of discrimination legal complaints as well as providing training and other resources The following resources are taken from the Housing Coalition Resource Guide (ct-housing.org/resources/housing-help):

Statewide Legal Services of Connecticut, a free legal aid telephone hotline for very low income people with noncriminal legal problems. Some of the problems they can talk to you about include family, employment, benefits (like social security, welfare and medical), and housing. To apply for assistance, call the Hotline at 1-800-453-3320 or from Middletown and Hartford areas, call (860) 344-0380.

Legal Assistance Resource Center of Connecticut has a library of Self-Help Materials that address a variety of legal areas including family, public benefits, housing, consumer, elder, children, education, energy and utilities.

American Bar Association. To locate an attorney or for more information about American Bar Association go to www.americanbar.org/aba.html.

Council of Parent Attorneys and advocate COPPA. To locate an attorney or a parent advocate go to www.copaa.org.

HOUSING DISCRIMINATION
For information on the rights of individuals with disabilities in housing go to portal. hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/ReasonableAccommodations15.
Housing Development

An adequate supply of safe, decent, accessible housing for individuals with disabilities is a critical part of the whole. This section describes the many resources that are utilized by housing developers to acquire, construct and/or rehabilitate housing for individuals of low income.

Funding is available to develop affordable housing for individuals with disabilities. Some families join together informally to support and formally to sponsor housing projects. For housing development, there are multiple sources for low-cost loans and grants. Federal, state, county, and municipal governmental agencies administer several programs. Private foundations, investors, banks and lending institutions support the development of bricks and mortar projects as well. Each source has its own set of rigorous regulations.

Most often, funding is awarded competitively after the review of various project documents submitted with the funding application. The project sponsor assumes the risk that development fees advanced may not be reimbursed. The housing development process is complicated, time consuming and not for the faint of heart. Teaming with an experienced consultant and/or developer is highly recommended. The following is a very brief description of funding sources and programs for housing development.

The development costs include all expenses incurred prior to construction such as architectural, engineering and legal fees. Carrying charges comprise building permits, insurances, property taxes, and expenses incurred prior to and during construction. A contract for sale or similar legal document constitutes evidence of site control indicating that the developer has possession of the property once the project is funded.

A budget, referred to as a Pro-Forma, delineates the costs and sources of funding for the capital expenses to acquire, construct or renovate the housing. Funders require a credible description of income and expenses to justify that the rents can support the facility’s operations. A social services plan explains what services will be available and how they will be funded.
FEDERAL FUNDING

Federal Department of Housing and Urban Development (HUD)
The Federal Department of Housing and Urban Development (HUD) is the primary federal agency promoting housing opportunities for individuals of low and moderate incomes. HUD administers several programs directly to not-for-profit and for-profit housing developers, and indirectly throughout the State, local public housing authorities, and counties, as well as Housing and Mortgage Finance Agencies, to support the creation of affordable housing for individuals with disabilities.

With federal dollars, HUD funds various initiatives such as the Community Development Block Grants, and HOME funds. They publish a Notice of Funding Availability (NOFA) to announce the regulations and application processes. Further information about HUD programs can be located at www.hud.gov.

HOME Program
Under the HOME Program, HUD allocates funds to eligible state, county and municipal governments to expand the supply of affordable rental housing for families with low-income. HOME funds can only be matched with non-federal funding resources. Participating jurisdictions award HOME funds to meet the community needs as described in their consolidated plans. Generally, funds are utilized for rental assistance or acquisition, rehabilitation and new construction of housing.

Community Development Block Grants (CDBG) provide federal funding to municipalities to help with economic development, housing rehabilitation and neighborhood revitalization. Some municipalities pool their resources and administer the funding through a county consortium.

HUD Section 811 Program
HUD Section 811 Program for individuals with disabilities provides rental assistance to subsidize the difference between the Fair Market Rent and the amount the residents can afford.

Federal Low Income Housing Tax Credit Program (LIHTC Program)
The Housing and Mortgage Finance Agency (HMFA) administers the federal Low Income Housing Tax Credit Program (LIHTC) on behalf of the state. The program provides a dollar-for-dollar reduction in federal tax liability and acts as a catalyst to attract private investment into the affordable housing market.

This program has long been considered one of the most successful and efficient federal housing programs ever created to provide the private market with an incentive to invest in the creation or rehabilitation of quality affordable rental housing that enhances the character of our neighborhoods.

Just as I saved money for college for my other kids, I started when my son was young to save for his future. I bought life insurance when I was young, and it was affordable. I also set up a special needs trust in my will.
Federal Home Loan Bank (FHLB)
The FHLB funds the Affordable Housing Program (AHP) that directs member banks to collaborate with developers to utilize this funding in conjunction with other programs such as the LIHTC and CDBG to develop housing for low-income populations. In addition, the Community Investment Program (CIP) provides funding to member banks to be used for long-term projects that create low-income housing.

Community Reinvestment Act (CRA)
Federal law requires that commercial banks have a continuing obligation to assist the credit needs of the local communities that they serve. This law requires evaluation of these financial institutions in meeting the community needs including low- and moderate-income neighborhoods. Often local banks assist housing development through grants or loans.

Given the high cost of housing, funding to support the creation of supportive housing generally comes from multiple sources. These sources may include a mix of federal, state, county, municipal, and private funding sources. Individuals and parents have joined in large and small groups to establish their own non-profit organizations to sponsor the development of housing units for people with disabilities.

Understanding the intricacies of government funding to creating housing involves a great deal of research. This brief review does not depict the whole range of opportunities. New funding sources are introduced and the regulations are frequently revised. There is much to learn before embarking on housing development. A good place to start is by joining a trade organization such as the Supportive Housing Association (SHA) and collaborating with experienced housing developers.
Advocacy

Advocacy is vital in improving and sustaining quality of life for individuals with intellectual and/or developmental disabilities. To be effective, advocacy must take place at both the individual and system levels. Advocacy can be aimed at public officials, support systems, media, and the general public.

Advocacy on the individual, family, or systems level is acting with or on behalf of an individual or group to resolve an issue, obtain a needed support or service or promote a change in the practices, policies and/or behaviors of third parties. Advocacy is essential for promoting and protecting the civil and human rights of individuals with intellectual and/or developmental disabilities and for establishing, maintaining or improving their quality of life, and The Arc Connecticut has been doing this for over 60 years.

Without strong advocacy at all levels, individuals with intellectual and/or developmental disabilities may not have access to needed supports as well as opportunities to exercise inherent civil and human rights. Additionally, strong advocacy may be required to prevent and/or address abuse, neglect, and exploitation that individuals with intellectual and/or developmental disabilities may experience. Individuals with intellectual and/or developmental disabilities may need the support of advocates to become effective self-advocates.

Systems change advocacy can provide tremendous benefit for individuals with intellectual and/or developmental disabilities.

The goal of systems advocacy is to enhance public awareness of the rights, strengths, needs, and interests of individuals with intellectual and/or developmental disabilities and influence law and policy to improve public and private systems of support and services. Family members and self-advocates should play a meaningful role in systems change. Agencies providing supports to individuals should also advocate for system change that will improve the quality of life for all individuals, whether supported by the agency or not.

For more information about how you can get involved with our Arc advocacy efforts, visit thearcct.org.
Self-Advocacy

For years professionals and families thought “they knew best”, and that individuals with disabilities need to be taken care of rather than supported. Now we know that individuals with disabilities are able to self-determine their own lives and should have control over their finances, be able to make choices about where they live, who they live with, and where they work. The self-advocacy movement came out of the institutional closure movement back in the 80’s when individuals with disabilities locked in institutions started speaking up and saying, “Get me out!”

To individuals with disabilities, self-advocacy means speaking or acting for yourself. It means deciding what is best for you and taking charge of getting what you want. It means standing up for your rights as an individual.

In 1983, People First of Connecticut was formed on the grounds of Southbury Training School and is a 501(c)3 whose mission is to close institutions, promote self-advocacy across Connecticut and it is still a vibrant organization today with 16 chapters across the state. For more information, visit www.peoplefirstct.org.

The Department of Developmental Services (DDS) believes that all of the individuals they provide services to can benefit from learning and using self-advocacy skills. In 2004, nine DDS Self-Advocate Coordinator positions were created to help expand and enhance self advocacy throughout Connecticut. The Self-Advocate Coordinators are responsible for providing leadership, coordination, role modeling, and mentoring of self-advocacy to individuals in their assigned geographic area. They do this by supporting existing self-advocacy groups and helping start new self-advocacy groups. You can find out more about DDS’s Self-Advocate Coordinators at www.ct.gov/dds/cwp/view.asp?a=2050&q=332652.