



# A Place to Call Home

A Simple Housing Planner for People with disAbilities  
Using the Housing Choice Voucher





## History and Acknowledgements

The effort to apply for additional housing choice vouchers available through the funding opportunity HUD released in the spring of 2010 was a collaborative one. As a result of grassroots efforts and partnerships among public and private entities, housing authorities throughout North Carolina worked to increase the number of Housing Choice Vouchers in our state by collectively applying for over 2,000 vouchers for non-elderly individuals with disabilities.

Thanks to many housing authorities who made the commitment to applying for these vouchers. Thanks also to Disability Rights North Carolina, the North Carolina Department of Health and Human Services, The Arc of North Carolina, the disAbility Resource Center a CIL, a Center for Independent Living in Wilmington, NC, and the North Carolina Housing Coalition for their commitment and work on this effort. Special thanks to David and Judy Taylor and other advocates for their hard work and their steadfast commitment to expanding the housing options available to North Carolinians with disabilities.

### **The History of This Workbook**

This informal workbook was developed at the suggestion of local housing authorities that noted the importance of ensuring housing choice voucher recipients had the support and knowledge to be strong tenants.

This workbook draws from a number of quality housing reference materials and is intended to be a very simple tool specifically for individuals who will be receiving a housing choice voucher.

***Special Acknowledgement for Content*** goes to The Arc of NC, the North Carolina Housing Coalition, Disability Rights North Carolina and Minnesota Governor's Developmental Disability Council for providing much of this workbook's content.

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## Chapter 1: What's Important to Me? A Self Assessment of Housing Priorities

### Questions to Consider:

**What are my hopes and dreams for the future?**


**What does "independent living" mean to me?**


It is a good idea to think through what you want and need in an apartment/home BEFORE you begin shopping. This will help narrow down your search, and ensure that you find something that both fulfills your wishes and meets your needs. *At this point, it is also good to ask for help with your housing search if you need it. This person is sometimes called a housing mentor.*

### Some questions to think about are:

#### Where do I live Now?

- On My Own    With Family    With Friends    Group Home  
 Institutional Setting    Homeless    Homeless Shelter

What Is Important to Me?


**Where do I to want live?**

- |  |  |
|--|--|
| <input type="checkbox"/> With other people         | <input type="checkbox"/> On my own         |
| <input type="checkbox"/> In the city               | <input type="checkbox"/> In the country    |
| <input type="checkbox"/> Apartment<br>Condo/Duplex | <input type="checkbox"/> Singe family home |

Special Notes:


**What supports do I want? What type of support/assistance do I require now for daily activities?**

- None
- Help with getting dressed
- Help with cooking/eating
- Help with cleaning home/living space
- Help with taking care of myself
- Help with transportation
- Help with shopping
- Help finding employment
- Help with budgeting/banking

Special Notes:


**What is important to me in the location of my new home?**

*Check all that apply.*

- To be close to my family
- To be close to work or school
- To be close to shopping
- To be near a bus stop
- To be near a park or other recreation
- To be near my church or other place of worship
- To be near medical facilities
- Other, please list \_\_\_\_\_

**Entertainment/Hobbies:** What are the things you enjoy doing?

- Entertainment (Movies, Theater, Music)
- Community Activities (Volunteering, Attending Church, Walking/Going to Park)
- Hobbies (Crafts, Reading and Sports)

Special Notes:

**How do you plan your day, week and weekend?**

Special Notes:

**What is an example of a GREAT day? What is an example of your worst day?**

Special Notes:

**What accessibility needs do I have? Or will I have in the future?**

Special Notes:

**Other:**


## Chapter 2: What Type of Support Do I Need? Formal & Informal Supports

### A Few Things I May Need Support With in Order to Live in My Own Home:

The "Thing" I Need Support With	This Will Be Done by a Friend, Family Member or Someone Who Is Not Paid to Assist Me ("Natural Support") List Name Here	What I Can Do to Support this Person in Return	This Task Will Be Done by Paid Services ("Formal Support") List Name of Organization/Paid Service Here	Could This Task Potentially Be Accomplished with Technology or Assistance Animals?

### Contact Information for My Informal and Formal Support Network

Name	Address	Phone	Email

### Emergency Contacts

Name	Address	Phone	Email

### List of Support Services in My Area

Agency/Non-Profit	Address	Phone	Web site
Local Non Profits for Housing and Utility Assistance			
Housing Advocacy Groups			
Department of Social Services			
Center for Independent Living/Self Advocacy Group			
Other Local Non Profits			
Local Management Entity (LME)			
Division of Vocational Rehabilitation Services' Independent Living Program in This Region & Assistive Technology			
Legal Services			

### Supports for My Health

Who are my healthcare professionals and their contact information?

#### Primary Healthcare

Name	Address	Phone	Email

#### Local Hospitals

Name	Address	Phone	Email

#### Specialist (Physical & Mental) Healthcare

Name	Address	Phone	Email

## Chapter Three: Information about Housing Choice Vouchers

### What is a PHA?

A Public Housing Authority is a city or county agency that administers the Public Housing and/or Section 8/ Housing Choice Vouchers federal housing programs funded by the Department of Housing and Urban Development ([www.hud.gov](http://www.hud.gov)).

Local Housing Authority	Address	Phone

### Housing Choice and Non-Elderly Disabled Section 8 Vouchers

For more complete information about Housing Choice Vouchers, read: *Section 8 Made Simple*, published by Technical Assistance Collaborative, Inc. [http://www.tacinc.org/downloads/Sect8\\_2ndEd.pdf](http://www.tacinc.org/downloads/Sect8_2ndEd.pdf)

#### The Basics:

- Housing Choice Vouchers used to be called “Section 8” vouchers.
- A voucher is awarded to an eligible person by the local housing authority and is used to help pay part of the person’s rent.
- A person receiving a voucher may live in a private apartment or rental house, as long as the landlord will accept the voucher and the person can afford to live there.
- The person is responsible for finding his /her own housing, but the housing authority and other groups often keep lists of landlords and properties who participate in the housing choice voucher program. An individual can also seek out property landlords that will consider accepting Housing Choice Vouchers.
- The housing authority pays the landlord directly.

- After the lease has expired, the tenant can use the voucher to move to a different property. (One successful lease year requirement.)
- In participating PHAs, after a certain period of time, the voucher can be used to help a person buy a home. (One successful lease year requirement.)

### **Who is Eligible for a Housing Choice Voucher?**

To be eligible for a Housing Choice Voucher, a person:

- Must meet certain income requirements
- Be a US citizen or meet certain requirements if they aren't
- Be at least 18 years old
  - Age requirement is 18-61 for Non-Elderly Disabled (NED) Vouchers

### **Definition of Disability:**

Federal laws define a person with a disability as "Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment."

In general, a physical or mental impairment includes hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex, and mental retardation that substantially limits one or more major life activities. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks, and caring for oneself.

To qualify for a Non-Elderly Disabled (NED) Voucher, a person must meet the following criteria in regard to disability:

- Is determined, pursuant to HUD regulations, to have a physical, mental, or emotional impairment that:
  - Is expected to be of long, continued and indefinite duration;
  - Substantially impedes his or her ability to live independently, and is of such a nature that the ability to live independently could be improved by more suitable housing conditions; or
  - Has a developmental disability as defined in 42 U.S.C. 6001.

- This definition includes persons who have the disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome.
- For purposes of qualifying for low-income housing, this definition does not include a person whose disability is based solely on any drug or alcohol dependence.

### **How Much Does a Tenant Pay?**

- The Housing Authority pays the owner the difference between 30 percent of adjusted family income and a PHA-determined Payment Standard or the gross rent for the unit, whichever is lower.
- Your local housing authority can explain this in more detail.

1

• **Start Transition, Referral & Voucher Application Process**

- Complete Individual Transition Plan.
- Contact the PHA to verify waiting list status.
- Complete the Public Housing Agency's (PHA) application form. *(Remember: Contact information for an individual or organization can be added.)*

2

• **Screening and Verification of Eligibility**

- PHA will require documentation to verify eligibility.
- PHA may also complete checks of past tenancy and criminal history. *(Remember: If denied, PHA is required to consider your request for Reasonable Accommodation.)*

3

• **Voucher Briefing**

- Scheduled by PHA once applicant reaches the top of the waiting list.
- **AND** The applicant is determined eligible for voucher. *(Be aware: Representative / Advocate can accompany the applicant to this meeting.)*

4

• **Housing Search**

- Locate a rental unit; owner agrees to participate - usually 60 to 120 days. *(Search Extension: Follow PHA's guidelines in making Reasonable Accommodation request.)*
- In some cases, household may currently live in a unit that meets PHA's guidelines, and may choose to use voucher in existing unit.

5

• **Inspection and Rent Reasonableness Determination**

- Owner submitted paperwork to PHA – Inspection is scheduled.
- Inspection is completed by PHA to ensure unit is safe and decent, meeting Housing Quality Standards.
- Rent of the unit is compared to rents of similar unassisted units in community. *(For increased payment standard: PHA is required to consider Reasonable Accommodations request.)*

6

• **Unit Modifications**

- If needed, modifications are made to make unit accessible and safe. *(Remember: Explore sources of funding.)*

7

• **Unit Approval and Total Tenant Rent Payment Determined**

- All paperwork is signed, including the lease. *(Representative / Advocate can accompany the applicant to this meeting.)*
- PHA approves applicant to move into unit.
- Rental Assistance determined – this rental subsidy is paid directly to the owner of the housing unit.
- Applicant's rent portion will be determined and stated in a letter you will receive from the public housing authority.

## **Steps to Becoming a Voucher Holder**

### **Step 1 Initial Application**

Fill out a Housing Choice voucher application at your local PHA. Sometimes, the PHA will “close the waiting list.” This means no one can apply for a voucher until the list is reopened. Often the PHA will only re-open the waiting list for 1-2 weeks, so be sure to ask regularly when they plan to re-open the list so you do not miss the chance to get on the waiting list.

### **Step 2 Waiting List**

Your application will either be processed right away or placed on a waiting list. In most places in North Carolina, there is a waiting list, although the wait time varies from place to place. Some PHAs also have preferences for people with disabilities, as described in the previous section. Be sure to ask if the PHA has any preferences and if you qualify. This will help you move up the list faster.

### **Step 3 Screening and Verification**

When your name reaches the top of the list, you will be notified by mail and given an interview date. It is very important to notify the PHA of any address changes so you do not miss this letter. At this point, the PHA will ask for documentation to verify your income, citizenship, prior tenant history and other eligibility criteria.

### **Step 4 Voucher Issued**

Once you reach the top of the list, you attend an interview and your eligibility has been verified, the PHA will issue you a housing voucher.

### **Step 5 Housing Search**

You then usually have a certain number of days (usually 60-120 days) to find a suitable unit. The PHA can provide you a list to help get you started. Once you find something, the PHA will inspect the property to

make sure it meets PHA standards, and verify that the rent is within the program guidelines.

### Step 6 **Renting a Housing Unit**

The tenant signs a lease with the property owner, and the property owner signs a contract with the PHA. Once the deposit and application fee are paid or payment arrangements made, then you can move in. Each year the tenant and the property owner must be reviewed to make sure they remain eligible and in compliance with the program. If your income or family composition changes at any time, you must report this to the PHA.

## Housing Document Checklist

Things You Will Need When Enrolling/Applying for a Housing Choice Voucher

Documents I Need	√	Notes
Birth Certificate		
Social Security Card		
Proof of Income		
Criminal Background Check (may include a charge)		
Picture ID		
Other		

### Finding a Place That Will Accept Housing Choice Vouchers

Unfortunately, there is no one place that lists all available apartments but you may be able to find many landlords by going to [www.gosection8.com](http://www.gosection8.com) or [www.nchousingsearch.org](http://www.nchousingsearch.org). It is necessary to call each apartment complex to ask if they accept Housing Choice Vouchers, have any vacancies, how long their waiting list is, and how much they charge for rent.

You will probably be able to narrow down your choices based on what you learn, and the location of the property. It is important to consider neighborhood safety, as well as proximity to transportation, shopping, recreation and other activities. Researching the location in advance will save time.

*Unfortunately, there is no one place that lists all available apartments but you may be able to find many landlords by going to [www.gosection8.com](http://www.gosection8.com) or [www.nchousingsearch.org](http://www.nchousingsearch.org).*

Once you have collected this preliminary information, plan to visit a few different properties. Property managers do not all have 9-5 business hours, so it is important to call ahead to make sure someone will be there to meet you to give you a tour and answer questions.

## **Tenant Responsibilities**

When you select a housing unit, and the PHA approves the unit and lease, you will sign a lease with the landlord for at least one year. You may be required to pay a security deposit to the landlord. After the first year the landlord may initiate a new lease or allow you to remain in the unit on a month-to-month lease.

When you are settled in a new home, you are expected to comply with the lease and the program requirements, pay your share of rent on time, maintain the unit in good condition and notify the PHA of any changes in income or family composition.

### **Statement of Family Obligations**

1. The Family must supply any information the Housing Authority (HA) or the Department of Housing and Urban Development (HUD) determines necessary in the administration of the program, including the submission of required evidence of citizenship or eligible immigration status and verification of place of birth and date of birth. "Information" includes any requested certification release or other documentation.
2. The Family must supply any information requested by the HA or HUD for use in a regularly scheduled reexamination of interim reexamination of Family income and composition in accordance with HUD requirements.
3. The Family must disclose and verify Social Security cards and sign and submit consent forms for obtaining information in accordance with HUD requirements. Any information supplied by the Family must be true and complete.
4. The Family is responsible for any Housing Quality Standards (HQS) breach caused by the Family.

5. The Family must allow the HA to inspect the unit at a reasonable time after a reasonable notice.
6. The Family must not commit any serious or repeated violations of the lease.
7. The Family must notify the HA and the Owner, in writing, at least 30 days before the Family moves out of the unit, or terminates the lease on notice to the owner.
8. The Family must promptly give the HA a copy of any owner's eviction notice.
9. The Family must use the assisted unit for residence by the Family. The unit must be the Family's sole residence.
10. The composition of the assisted Family residing in the unit must be approved by the HA. The Family must promptly inform the HA of a birth, adoption, or court-awarded custody of a child. The Family must request HA approval to add any other Family member as an occupant of the unit. The Family must promptly notify the HA if any Family member no longer resides in the unit.
11. The Family must not sublease the unit, assign the lease or transfer a unit.
12. The Family must supply any documentation requested by the HA to verify that the Family is living in the unit. Temporary absence from the unit for a period of up to 30 days may be approved on a case-by-case basis.
13. The members of the Family must not commit fraud, bribery, or any other corrupt or criminal activity at any time at any place.
14. The members of the Family or guest may not engage in drug-related criminal activity or violent criminal activity at any time at any place.
15. The assisted Family, or members of the Family, may not receive Section 8 assistance while receiving any other form of rental assistance from any other Federal, State, or local Housing Assistance Programs. The family must not own or have any interest in the unit other than a usual residence of the Family.

## Chapter Four: Budgeting & Financial Resources

### Budget Worksheet\*

<b>INCOME (where my money comes from each month)</b>	
Paycheck	
Social Security money	
Financial help from family and friends	
Other (specify)	
<b>Total Income (add up all the numbers)</b>	

<b>EXPENSES (where my money goes each month)</b>	
<b>HOUSING</b>	
Rent or mortgage	
Community/homeowner association fee	
Water and sewer	
Insurance (renters or homeowners)	
Electricity	
Natural gas/oil	
Telephone (home and/or mobile)	
Internet and/or pay TV	
Maintenance	
Other (specify)	
<b>DEPOSITS</b>	
<b>PERSONAL</b>	
Insurance (health, life)	

Medical (including dental and vision)	
Food (groceries)	
Eating out/snacks	
Clothes and shoes	
Entertainment/recreation	
Donations & gifts	
Vacation/travel	
Newspapers/subscriptions/memberships	
Personal Items	
Pets/vets	
Other (specify)	
<b>TRANSPORTATION</b>	
Public Transportation	
Car repairs and gas	
Car payment and insurance	
Other (specify)	
<b>SAVINGS</b>	
<b>Total Expenses (add up all the numbers)</b>	

### How much can I afford for rent?

Typically, it's a good idea to keep your rent expenses to no more than thirty percent of your income. The rest of your income is used to meet all of your other living expenses.

<b>Matching My Income and Expenses</b>	
Write down your total monthly income	
Write down your total monthly expenses	
Subtract expenses from income and write down the amount here	

<b>Move In Deposits &amp; Household Set-up</b>	
Rental Deposit	
Utility Deposits (Electric, Gas, Water & Cable)	
Furniture	
Household Items (Kitchen, Bedroom & Bathroom)	
Food & Cleaning	
Moving Expenses	
<b>Totals</b>	

**To calculate: YOUR TOTAL INCOME x .30= what you should pay for rent and utilities.**


**Future employment plans to supplement independent living?**


**Important Reminders:**

- Keep accurate records of ALL medical expenses for your yearly review. This is critical information that will be needed for your new lease review. (Your rent portion will be adjusted according to any changes in your medical expenses)
- Notify public housing authority of any income changes.

\*Special Thanks to The Arc of North Carolina for providing the information from their Housing Guide, *A Closer Look at Housing Choices*. Contact The Arc of the North Carolina if you would like a copy of this publication at [www.arcnc.org](http://www.arcnc.org).

## Chapter Five: Information about Fair Housing, Reasonable Accommodations and Modifications\*

### Reasonable Accommodations and Modifications

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

Reasonable Modifications are physical changes to a housing unit to make it accessible for the tenant. A housing provider must permit, at the expense of the person with a disability, reasonable modifications of a housing unit if the modifications are necessary to allow the person full enjoyment of the premises. Landlords may condition permission for the modification based on assurance that the work will be done properly; ask the tenant to obtain any necessary building permits; and ask the tenant to set aside a reasonable amount of money over a reasonable period of time in an interest-bearing escrow account to return the dwelling to its original condition, but *only if* the modification will interfere with the next tenant's use and enjoyment of the premises

*A housing provider must permit, at the expense of the person with a disability, reasonable modifications of a housing unit if the modifications are necessary to allow the person full enjoyment of the premises.*

### What Is “Reasonable?”

According to fair housing laws, “reasonable” means that the action requested by the individual with a disability:

- Does not cause an undue financial burden to the housing provider
- Does not cause a change in the basic nature of the housing programs available
- Will not cause harm to others
- Is technologically possible

Examples of Reasonable Accommodations	Examples of Reasonable Modifications
<ul style="list-style-type: none"> <li>• Assistance animal</li> <li>• Bad credit (if linked to disability)</li> <li>• Non-related people living together</li> <li>• Criminal record allowance (if linked to disability)</li> <li>• Renting a larger unit because of need for a live-in aid or because of equipment related to the disability</li> <li>• Other examples include requesting an assigned parking place, an alternate method of paying rent, and third party notification on all correspondence.</li> <li>• Other options specific to the person.</li> </ul>	<ul style="list-style-type: none"> <li>• Installing grab bar in the bathroom</li> <li>• Widening a doorway</li> <li>• Installing a wheelchair ramp</li> <li>• Installing a light switch or thermostat in an accessible location</li> </ul>

### **Making a Request**

- Tenants are responsible for requesting reasonable accommodation or modification as needed.
- It is very important to use the precise term “reasonable accommodation” or “reasonable modification” when making a request.
- Make the request to the property manager.
- Make the request in writing.
- You are not required to disclose the exact nature of your disability to the housing provider. However, you may share information if you wish and you believe it will assist them in providing you with reasonable accommodation.
- Make sure to describe the accommodation or modification clearly and fully.
- The request can be made during the application process, during tenancy, or to avoid an eviction.
- The reasonable accommodation or modification must not cause an unreasonable financial or administrative cost to the property owner.

## Verification and Documentation

- The property manager may want something in writing that the tenant has a disability and the accommodation is necessary.
- If this happens, request your doctor or other health care professional to write a letter on letterhead to the property manager that answers the following questions:
  - Does the tenant have a disability as defined by fair housing laws?
  - In the professional opinion of the service provider, does the tenant need the requested accommodation in order to have the same opportunity as a non-disabled person to use and enjoy the housing community?

## Providing the Accommodations

The property manager or owner should discuss your request for a reasonable accommodation with you. In most cases, housing management will provide reasonable accommodations promptly, at management's expense. The manager will provide a letter outlining how and when the accommodation will be provided.

*In most cases, housing management will provide reasonable accommodations promptly, at management's expense.*

Sometimes, the specific accommodation you request may be difficult, time-consuming or expensive to provide, and the property manager may suggest alternate

accommodations that may work just as well. If you believe the accommodation you have requested is the only one that will work, be prepared to explain why. Have a back-up plan in mind and be willing to discuss

*If the property manager determines that they cannot fulfill the request because it poses an undue financial and administrative burden or because it would cause a fundamental alteration in the housing program, they should put it in writing, and offer an opportunity for you to make a modified request*

alternatives. If you and the property manager disagree about whether the request is reasonable, the manager should be prepared to explain why. If the property manager determines that they cannot fulfill the request

because it poses an undue financial and administrative burden or because it would cause a fundamental alteration in the housing program, they should put it in writing, and offer an opportunity for you to make a modified request.

### **Reasonable Accommodations Related to Housing Choice Vouchers**

Public Housing Authorities (PHAs) must allow live-in aides as a reasonable accommodation when needed and exclude the live-in aide's income when calculating the household income. They must also permit the tenant to select a larger unit size to accommodate a live-in aide. However, PHAs may screen live-in aides as they screen other household members, reject a particular individual on criminal or drug history, and establish policies on what documentation is needed to approve a relative as a live-in aide.

Additionally:

- If a person with a disability is unable to find a suitable unit at the price set by the PHA, s/he can ask for a reasonable accommodation to rent a more expensive unit.
- A person with a disability can also request to rent a larger unit if they need a live-in aide.
- A person with a disability can request all correspondence from the PHA go through a third party. It is especially important when you are on the Section 8 waiting list because you must respond in a timely manner or you could be removed from the list.
- A person with a disability can request an extension of the time limit to find an appropriate unit.

What kind of “reasonable accommodation” do I need?	
I will have a live-in companion.	
I need the following accessibility modifications:	
I would like another person to also receive information about my housing voucher.	
Other	

\* The information outlined in this section came largely from the North Carolina Housing Finance Agency’s publication *Fair Housing for Tenants with Disabilities: Understanding Reasonable Accommodations and Modifications*. Copies are available for download on their website at [www.nchfa.com/Rental/Mreasonableaccommod.aspx](http://www.nchfa.com/Rental/Mreasonableaccommod.aspx) or by calling 919-877-5700.

## Your Rights as a Tenant

*Thanks to Disability Rights North Carolina for providing the information in this section. Disability Rights North Carolina (DRNC) is the federally mandated state protection and advocacy agency. It works to protect the legal rights of people with disabilities through individual and systems advocacy.*

*For more information, contact Disability Rights of North Carolina at:*

2626 Glenwood Ave, Suite 550  
Raleigh, NC 27608  
919-856-2195 or 877-235-4210  
888-268-5535 TTY  
[www.disabilityrightsnc.org](http://www.disabilityrightsnc.org)

### **Fair Housing Act**

The Fair Housing Act prohibits discrimination in the sale, rental and financing of housing based on race, color, national origin, religion, sex, familial status and disability.

The Act and its amendments provide significant protection against discrimination for people with disabilities. More specifically, these federal laws:

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

Landlords CANNOT	Landlords CAN
Ask what is your disability, the nature of your disability, the severity of your disability or how your disability was acquired	Verify that you are qualified for the designated unit
Ask what services you are receiving or if you can live independently	Verify your income
Ask what medication you are taking	Conduct a criminal background check
Discriminate against you because of your appearance	Check your references
Select the type of unit they think you need	

### Examples of Housing Discrimination

- A rental or sales agent tells a person with a disability that an apartment or house has already been rented or sold when it is still available.
- A mortgage lender offers different terms or conditions to a person with a disability.
- A housing provider refuses to allow a person with a disability to add a ramp, widen doorways or add grab bars to make their housing more accessible.
- A rental or sales agent shows a person with a disability housing only in certain neighborhoods or assigns a person to a particular section of a building because of their disability.

## How to File a Complaint:

### ***Disability Rights North Carolina***

**Toll-Free:** (877) 235-4210

**Phone:** (919) 856-2195

**Fax:** (919) 856-2244

**Email:** [info@disabilityrightsncc.org](mailto:info@disabilityrightsncc.org)

**Postal:** 2626 Glenwood Avenue Suite 550, Raleigh, NC 27608

### **North Carolina Department of Administration *Human Relations Commission***

#### **HOUSING DISCRIMINATION COMPLAINT**

**Toll Free:** 1-866-324-7474 (1-866-Fair Hsg)

**Phone:** (919) 807-4420

**Fax:** (919) 807-4435

**Postal:** N.C. Human Relations Commission

1318 Mail Service Center

Raleigh, North Carolina 27699-1318

Physical Address:

116 W. Jones Street, Suite 2109

Raleigh, NC 27601

## Sample Letter from Tenant Reasonable Accommodation Request

Date:

Dear (name of property manager/owner):

I live at the Lakewood Apartments at 1912 North Raleigh Street, Unit B. I (or a member of my household) am a person with a disability.

Our building's rules state a "no pets" policy. Because of my disability, a doctor has prescribed a service animal to assist with my daily living.

I am requesting that you make a reasonable accommodation to the building's rules to permit me to have a service animal in my apartment. My service animal is a golden Labrador retriever.

Please respond in writing to my request for a reasonable accommodation within a week. I look forward to your response and appreciate your attention to this matter.

Sincerely,

Tenant Name

## Sample Letter from Service Provider Reasonable Accommodation Request

(On letterhead)

Date:

Regarding:

Dear (Property Manager):

I, (name of professional), am a (name of healthcare field) professional with the following qualifications \_\_\_\_\_.

I have worked with (name of tenant) since (date). I am familiar with his/her history and disability-related functional limitations. He/she meets the definition of disability under fair housing laws.

To enhance his/her ability to live independently and to fully use and enjoy his/her dwelling, I hereby verify that (name of tenant) requires the reasonable accommodation(s) listed here:

\_\_\_\_\_.

I am available to answer any questions you may have concerning my recommendation that (name of tenant) have this accommodation.

Sincerely,

Name of Professional

## Sample Letter from Tenant Reasonable Modification Request

Date  
Property Name  
Address  
City, State, Zip Code

Dear Mr. Blank:

My name is (tenant name) and I live at the Hillside apartment at 1510 Bills Road, Apartment C. I (or a member of my household) use a wheelchair. As an accommodation for my disability, I request your permission to install grab bars in the bathroom of my unit, near the toilet and inside the bath stall, at my expense.

I intend to hire Able Carpenters Company to do the installation, which will include wall reinforcement to current state building codes. John Brown at C&B Incorporation is willing to discuss this project with you, show you the blueprints and discuss any concerns you may have. If you wish, I will have the grab bars removed when I vacate my unit.

Please respond in writing to my request for a reasonable modification within ten days. I look forward to your response and appreciate your attention to this matter.

Sincerely,

Tenant Name

## Chapter Six: Household Checklist

<b>Household Search Checklist</b>	<b>Yes</b>	<b>No</b>	<b>Action Taken</b>
Is there adequate lighting throughout the house?			
Are all doorways accessible and easy to operate?			
Is home well ventilated?			
Are doors wide enough for a walker or wheelchair?			
Are locks sturdy and easy to operate?			
If there are any changes in levels, are they obvious or marked in some way?			
Are windows easy to use?			
Do all outlets and switches have cover plates so that no wiring is exposed?			
Are there working smoke detectors on every floor?			
Is there a carbon monoxide detector?			
Is there a fire extinguisher and does someone in the home know how to use it?			
Is carpeting in good condition and not loose or torn?			
Is the house free of pests?			
Are the plumbing and utilities working?			
<b>Stairways</b>	<b>Yes</b>	<b>No</b>	<b>Action Taken</b>
Are secure handrails present?			
Are there light switches at both the top and bottom of the stairs?			
Are the stair treads deep enough for your whole foot?			
Are the steps even and of the same size and height?			

Are any of the steps broken or uneven?			
Is the covering or carpet secure and in good condition?			
Would a lift or ramp be feasible if it became necessary?			
Is there adequate lighting?			
<b>Kitchen</b>	<b>Yes</b>	<b>No</b>	<b>Action Taken</b>
Is the area over the stove, counters and sink well lit?			
Are the sink faucets easy to use?			
Can the refrigerator and freezer be opened and closed easily?			
Can the high and low cabinets be opened and closed easily?			
Are cabinet doorknobs easy to use?			
Is adequate workspace available and at the right height?			
Can the stove door be opened and closed easily?			
Are the outlets easily reached?			
<b>Bathroom</b>	<b>Yes</b>	<b>No</b>	<b>Action Taken</b>
Can you safely transfer into the tub or shower?			
Are there grab bars where needed?			
Can you safely transfer to toilet?			
Is there a safety frame, raised seat or grab bar available to assist with transfer to the toilet?			
Are the outlets within reach?			
Are the light switches easy to use?			
Are the sink and the tub faucets, shower control and drain plugs easy to use?			

<b>Garage/Basement/Storage Areas</b>	<b>Yes</b>	<b>No</b>	<b>Action Taken</b>
Does the garage have an automatic opener?			
Can lights be turned on without first having to walk through the dark area?			
Are the closets well lit?			
Can the closet rods and hooks in the closets be easily reached?			
<b>Outside</b>	<b>Yes</b>	<b>No</b>	<b>Action Taken</b>
Are all entrances well lit?			
Are the driveway, steps, footpath and porches well lit?			
Do steps and walk surfaces provide good traction (textured surfaces) and are in good condition, free of clutter, snow and leaves?			
Do steps have a sturdy, easy-to-grip handrail?			
Are steps edges clearly marked?			
Is a parking space always available?			
Is the parking space close to the home entrance?			
Is the door threshold too high or low to get in or out easily?			
Can visitors be viewed prior to entry?			
Can the doorbell be heard in every part of the house?			
Is the door lock sturdy and easy to operate?			
Can the mail be retrieved safely?			
Is the number of the house easily clearly visible from the street and well lit at night?			

<b>Move-in/ Safety Checklist</b>	<b>Yes</b>	<b>No</b>	<b>Action Taken</b>
Are there night lights where needed?			
Is furniture arranged for good traffic flow?			
Is there an uncluttered walking pathway?			
Is it easy to get up and down safely from chairs, sofas, and other seats?			
Can the TV, radio, light or telephone be operated from the chair or sofa?			
Is it necessary to walk over or around cords or wires (like cords from lamps, extension cords, or telephone cords)?			
Are the smoke detectors checked every six months?			
Is there a fire extinguisher and does someone in the home know how to use it?			
Is the fire extinguisher inspected or checked on a regular basis?			
Are small stoves or heaters placed where they cannot be knocked over and away from furnishings and flammable materials, such as curtains and rugs?			
Are shelves well-secured to the wall and not overburdened with items that have the potential of falling?			
Is there a first aid kit and manual handy?			
<b>Bedroom</b>	<b>Yes</b>	<b>No</b>	<b>Action Taken</b>
Can you get up and down safely from the bed?			
Is the light switch accessible from the bed?			
Is the telephone in easy reach?			

\*For Complete Household Checklist (Search & Safety) Refer to Website Listed Below.  
 These Checklists were developed by AGIS and are available at:  
<http://www.agis.com/Document/13/home-safety-and-security-checklist.aspx>

## Chapter Seven: Helpful Resources

The best resources are those that are active in your specific area. The list below is intended to be a starting place for meeting your basic housing needs.

For General Information about Affordable Housing:

- North Carolina Housing Coalition  
(919) 881-0707  
<http://nchousing.org/>
- A List of Public Housing Authorities  
<http://www.hud.gov/local/nc/renting/hawebsites.cfm>
- Your Local Management Entity (LME)  
For individuals with mental illness, addiction illness or developmental disabilities <http://www.ncdhhs.gov/mhddsas/lmedirectory.htm#lmelist>
- NC Housing Search  
Statewide housing search tool  
[www.nchousingsearch.org](http://www.nchousingsearch.org)

For Personal Support Assistance:

- Community Alternatives Program information (CAP)  
<http://www.ncdhhs.gov/dma/services/cap.htm>
- Division of Vocational Rehabilitation Services' Independent Living program (DVRS IL)  
<http://www.ncdhhs.gov/dvrs/pwd/ils.htm>
- Your Local Management Entity (LME)  
For individuals with mental illness, addiction illness or developmental disabilities <http://www.ncdhhs.gov/mhddsas/lmedirectory.htm#lmelist>

For Employment Support:

- Division of Vocational Rehabilitation Services (DVRS)  
(919) 855-3500  
(800)-689-9090  
(919) 855-3579 TTY  
<http://www.ncdhhs.gov/dvrs/contacts.htm>
- Department of Labor  
(919) 807-2796  
800-NCLABOR  
<http://www.nclabor.com/>

For Information on Navigating “the System” and Advocacy:

- Centers for Independent Living  
<http://www.ncsilc.org/>
- Disability Rights North Carolina  
(919) 856-2195 or (877) 235-4210  
<http://disabilityrightsncc.org/>
- The Arc of North Carolina  
Advocating with and for people with intellectual and developmental disabilities  
(919) 782-4632 or 800-662-8706  
<http://www.arcnc.org/>

For Rent and Utility Assistance:

- Division of Vocational Rehabilitation Services’ Independent Living program (DVRS IL) for qualified participants  
<http://www.ncdhhs.gov/dvrs/pwd/ils.htm>
- List of Division of Social Services  
(919) 733-3055  
<http://www.ncdhhs.gov/dss/>

- Power Company Assistance  
(406) 494-8662  
<http://liheap.ncat.org/profiles/NC.htm>
- Salvation Army, Community Action Agencies, Crisis Ministries and other faith-based organizations

For Food Stamps:

- List of Department of Social Services links here  
<http://www.ncdhhs.gov/dss/foodstamp/index.htm#resources>

For Assistive Technology:

- Division of Vocational Rehabilitation Services' Independent Living program (DVRS IL)  
<http://www.ncdhhs.gov/dvrs/pwd/ils.htm>
- North Carolina Assistive Technology Program (NCATP)  
<http://www.ncatp.org/>

Other Statewide Resources:

- CARE-LINE  
Information and referral line  
800-662-7030 or 877-452-2514 (TTY)
- United Way 2-1-1  
Information and referral line and website  
Call 2-1-1 or 888-892-1162  
[www.nc211.org](http://www.nc211.org)
- Community Action Agencies  
<http://www.nccaa.net/>  
919-790-5757

## Chapter Eight: Glossary of Terms

This glossary was extracted from The Arc of North Carolina's *Housing Resource Guide*.

**Accessibility** - The degree, to which a house can be approached, entered and made livable for as many people as possible.

**Affordable Housing** - Housing for which the occupant is paying no more than 30 percent of gross income for total housing costs, including rent, mortgage payments, condominium fees, utilities, taxes, and insurance, as applicable for rental or owned housing units.

**Annual Gross Income** - The total income received by members of a household. This includes all net income anticipated in a 12-month period.

**Budget** – Summary of estimated income and expenses.

**Condominium** - A residential unit that is individually owned, while the facilities and common areas (the surrounding land, the hallways, and elevators, and any recreational facilities) are owned collectively by the owners of each unit.

**Credit Counselor** - A person who is trained to give advice about how to manage one's money. The counselor may either work for a lender or for an independent credit-counseling agency.

**Credit Report** - A record of one's debts and payments compiled by credit bureaus. Credit bureaus gather this information from credit card companies, banks, department stores, and other firms. It shows an individual's history as a bill payer, as well as how much money the person owes.

**Disabled Family or Household** - For the purposes of most subsidized housing programs, a disabled family/household can be: two or more related people with disabilities, a family where the head of household has a disability, one or more people with disabilities with a live-in aide, or two or more unrelated persons with disabilities living together.

**Disabled Individual** - Most housing programs use this terminology to refer to a person with a physical, mental, developmental, or emotional disability that is expected to be of indefinite duration, that substantially impedes his or her ability to live independently, and that is of such a nature that the ability could be improved by suitable housing conditions.

**Down Payment** - The portion of the purchase price that the buyer pays in cash and does not finance with a mortgage.

**Fair Housing Act** - Federal law that prohibits housing discrimination based on race, color, national origin, religion, sex, familial status, or disability.

**Fair Market Rent (FMR)** - Fair Market Rents are gross rent estimates set each year by HUD for rental units around the country. FMRs include shelter rent and utility costs and are calculated based on a percentage of the cost of standard quality rental housing units in each area.

**HUD** - See the U.S. Department of Housing and Urban Development.

**Household** - Family members or others who live under the same roof.

**Housing Choice Vouchers** - See Section 8.

**Independent Living** - People live in their own home or apartment, rented or owned, with or without a roommate. Supports and services are individualized and provided in the individual's own home. Support often includes assistance with budgeting, shopping, household maintenance and health/safety monitoring.

**Key Program Assistance** - The Key Program is a pilot state-funded rental assistance program for persons living in certain Low-Income Housing Tax Credit targeted units. Qualified recipients are adults with long-term disabilities who are receiving income based upon their disability (SSI, SSDI, etc.), and whose total household income does not exceed 30 percent of the area median income.

**Live-In Aide** - A person who lives with someone with a disability to provide needed supportive services. Generally, the aide cannot be someone who would otherwise be living in the unit or be obligated for the support of the person.

**Low-Income Households** - Households whose incomes do not exceed 80 percent of the median income for the area as determined by HUD. See also Median Income.

**Low-Income Housing Tax Credit (LIHTC)** - An IRS program used to fund the construction of new rental housing and the acquisition and rehabilitation of existing rental housing for households with low incomes. It is the single largest development engine for affordable rental housing, creating over 2000 units in North Carolina each year. As of 2004, all developers using LIHTC have to set aside 10 percent of the units in the development for extremely low-income persons with disabilities.

**Median Income** - That income level at which an equal number of families/households have incomes above the level as below. The median income is based on a distribution of the incomes of all families/households including those with no income.

**Moderate-Income Households** - Households whose incomes are between 81 and 95 percent of the median income for the area. See also Median Income.

**NCHFA (North Carolina Housing Finance Agency)** - A quasi-governmental agency that administers certain federal housing funds, the North Carolina Housing Trust Fund, mortgage bond programs, and both federal and state tax credit projects.

**Nontraditional Credit History** - Documentation of monthly payments to previous property owners or managers; utility companies or to insurance companies for medical or life insurance. These payments will not appear on a credit report, but canceled checks, receipts, and reference letters from creditors will provide proof that payments were made.

**PHA** - See Public Housing Authority.

**Payment Standard** - The amount, as determined by the PHA, to be generally needed to rent a moderately priced dwelling in the local housing market. The PHA uses the payment standard to calculate the amount of housing assistance a family will receive.

**Portability** - The ability to transfer a Section 8 tenant-based voucher from one PHA or geographic area to another.

**Property-Based Vouchers** - These Section 8 housing vouchers provide rental assistance to qualified households living within a designated housing complex. All qualified renters within that complex would pay only 30 percent of their income for housing and utility costs. The voucher would cover the remaining housing expenses.

**Public Housing** - Housing that is built, operated, and owned by the government and operated by local Public Housing Authorities (PHAs). Public housing generally refers to site based projects, although the size, age, location of the properties can vary. Typically, residents pay 30 percent of their monthly income for rent.

**Public Housing Authority (PHA)** - Local city or county agency that contracts with HUD to administer Public Housing and/or the Section 8 Housing Program.

**Recertification** - Annual review of household income, composition and other criteria by the PHA to certify that the household remains eligible to continue receiving Section 8 or other housing assistance.

**Rental Assistance** - A subsidy covering the difference between Fair Market Rent and 30 percent of an eligible household's income. Section 8 Vouchers are an example of rental assistance.

**SSDI (Social Security Disability Insurance)** - Benefits paid to eligible workers, and certain members of their family, who are unable to work because of a disability, but who previously worked long enough and paid Social Security taxes.

**SSI (Supplemental Security Income)** - A monthly financial payment to a person with disability based on financial need.

**Section 8 Program** - The Section 8 Program, or as it is now called the Housing Choice Program, is a major federal housing program to assist low-income individuals and families afford safe, decent housing. The program is funded by HUD and is usually administered by local housing authorities. Participants generally pay 30 percent of their income for rent and utilities and the Section 8 Program pays the difference in accordance with program guidelines.

**Shared Housing** - Housing that is occupied by two or more unrelated individuals that has a common space for shared use by the occupants.

**Shelter Plus Care** - Rental assistance vouchers specifically to assist persons who are homeless and have disabilities to move into permanent housing.

**Single-Family Home** - A house that usually stands on its own, unattached to another home, and is designed to be occupied by one person or family. In some urban areas, single-family homes share a common wall. Generally, the same person owns the land and house.

**Special Needs Housing** - Many housing programs still use this term to refer to housing that serves the elderly and persons with disabilities, including mental illness, developmental disabilities, physical disabilities, alcohol and/or drug addiction, and HIV/AIDS.

**Subsidized Housing** - Housing that has financial support to make it more affordable to lower-income households. That financial subsidy may come in the form of funds to offset development or pre-development costs, or assistance to pay for rental or operating subsidies.

**Substandard Housing** - Housing units that lack complete plumbing, kitchen facilities, or has at least five basic maintenance problems, as defined by the U.S. Bureau of Census.

**Supportive Housing** - Permanent housing that has some supportive services built in. The type of services depends on the needs of the residents and can be either on or off site. Services may be short term,

sporadic, or ongoing indefinitely. This type of housing is often subsidized so the tenant pays 30 percent of their income for rent.

**Targeted Units** - Generally refers to housing units set aside for specific populations (elderly, disabled, homeless etc.) in housing developments funded by Low-Income Housing Tax Credits. The property must maintain a separate waiting list for these units, and give priority to the designated population.

**Tenant-Based Vouchers** - Section 8 (Housing Choice) housing vouchers that travel with the household. A household with a tenant-based voucher can use that voucher in any qualified rental property with a willing property owner.

**Total Tenant Payment** - The share of the gross rent that a household pays under the Section 8 Program.

**Transitional Housing** - Usually thought of as temporary supported housing where individuals or families live for between 6 months and 2 years. During that time, residents generally receive intensive case management services that prepare the household for permanent housing.

**U.S. Department of Housing and Urban Development (HUD)** - The federal agency which administers the majority of federal housing programs and which develops national housing policy.

**USDA Rural Development** - A program of the U.S. Department of Agriculture that provides consultations, assistance and funding opportunities for rural communities. Programs include affordable rental housing and homeownership.

**Very Low-Income Households** - Households whose incomes do not exceed 50 percent of the median family income for the area, as determined by HUD. See also Median Income.