Opening the Door to your Own Home

June 4th 2016

John Maltby MS

Westchester Institute for Human Development
University Center for Excellence in Developmental Disabilities

Change is a constant

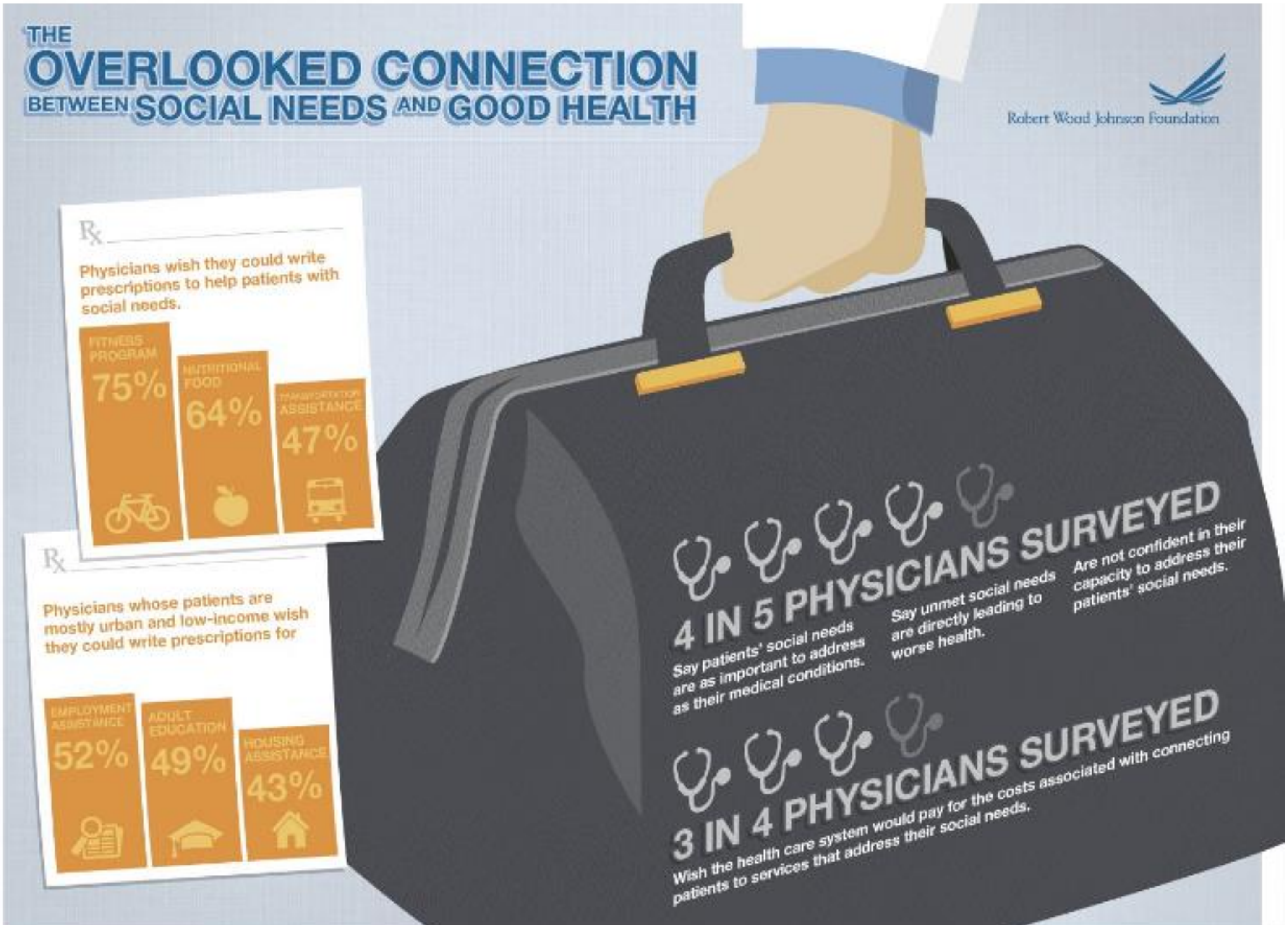
- “Every measure, tending to fuse Invalids into a class with particular privileges or immunities, should be discountenanced. Nor should any such accumulations of them be encouraged in any locality, as would render them independent of public opinion, or segregate them from friends or kindred.”

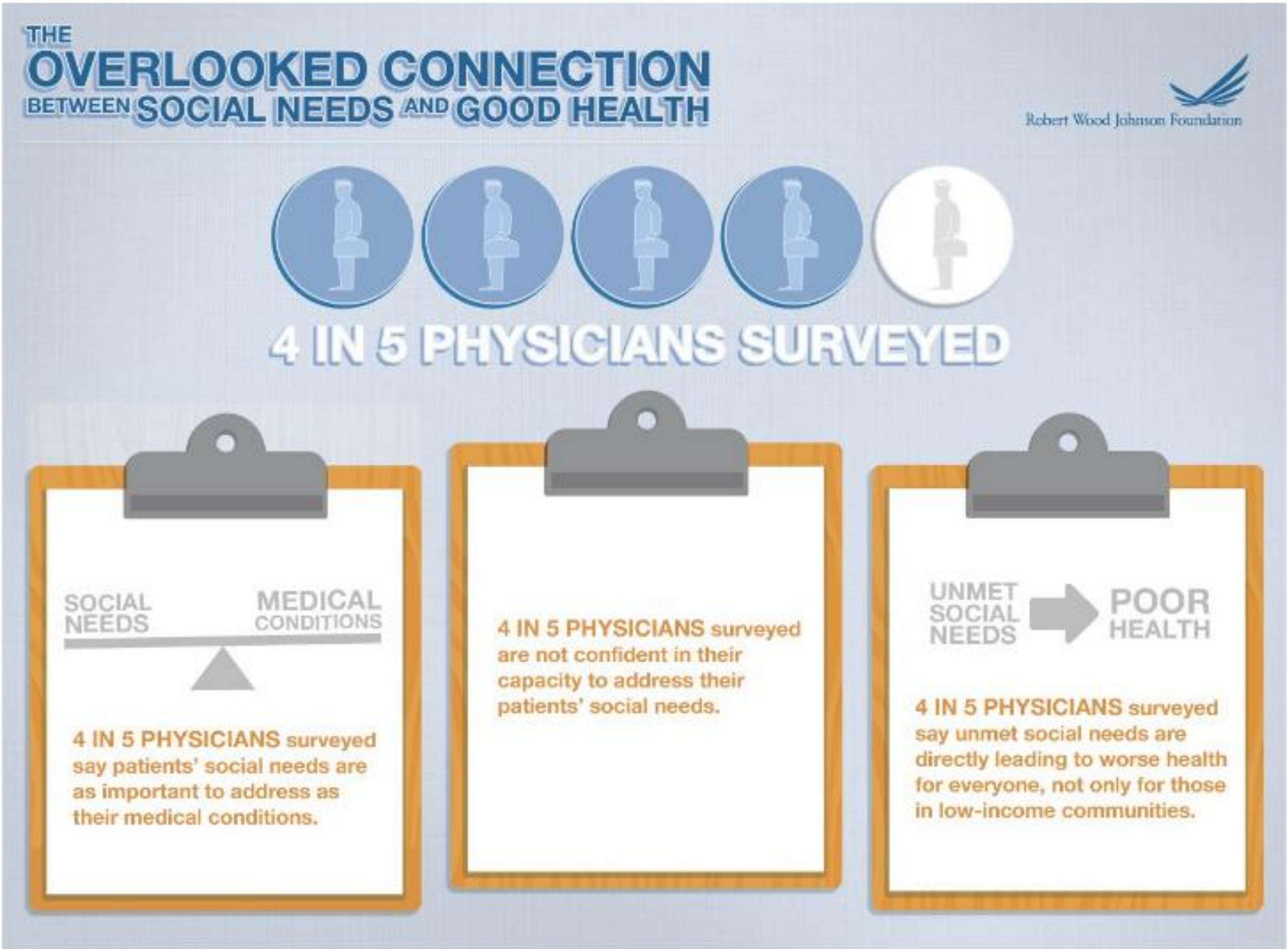
- From “System for the Economical Relief of Disabled Soldiers,” by the United States Sanitary Commission, 1864

- “What would you say if... you could create very affordable housing and not have to spend a dime on bricks and mortar?...the housing was unencumbered by government regulations, at the same time you could meet the special housing needs of seniors and persons with developmental disabilities..”

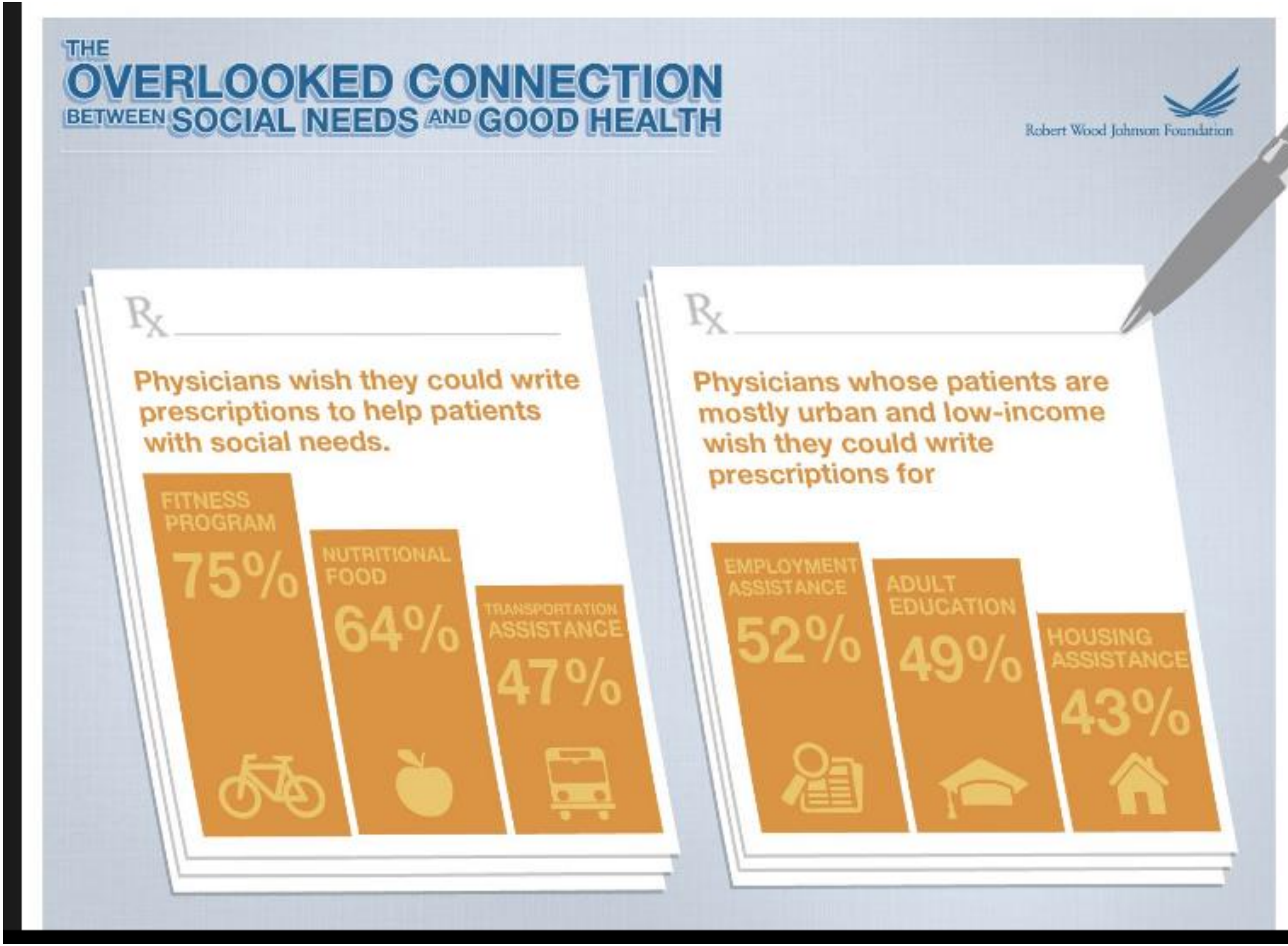
-”It’s time for change” NYS OMRDD 1996

Why this matters





THE
OVERLOOKED CONNECTION
BETWEEN SOCIAL NEEDS AND GOOD HEALTH
Robert Wood Johnson Foundation
4 IN 5 PHYSICIANS SURVEYED
SOCIAL NEEDS
MEDICAL CONDITIONS
4 IN 5 PHYSICIANS surveyed say patients' social needs are as important to address as their medical conditions.
4 IN 5 PHYSICIANS surveyed are not confident in their capacity to address their patients' social needs.
UNMET SOCIAL NEEDS
POOR HEALTH
4 IN 5 PHYSICIANS surveyed say unmet social needs are directly leading to worse health for everyone, not only for those in low-income communities.


THE OVERLOOKED CONNECTION BETWEEN SOCIAL NEEDS AND GOOD HEALTH
Robert Wood Johnson Foundation
Rx
Physicians wish they could write prescriptions to help patients with social needs.
FITNESS PROGRAM 75%
NUTRITIONAL FOOD 64%
TRANSPORTATION ASSISTANCE 47%
Rx
Physicians whose patients are mostly urban and low-income wish they could write prescriptions for
EMPLOYMENT ASSISTANCE 52%
ADULT EDUCATION 49%
HOUSING ASSISTANCE 43%

Why we have to change

The good news, people are living longer

- But, More people need services
- Traditional settings are very expensive
- We aren't reaching everyone we need to
- The labor pool is finite
- Research shows smaller settings work
- The law – ADA + Olmstead + ACA=
- The regulators, HHS Person Centeredness

  CMS Waiver and HCBS Settings
- The people. "Employment First" & Career Development Occupation Studies (CDOS)

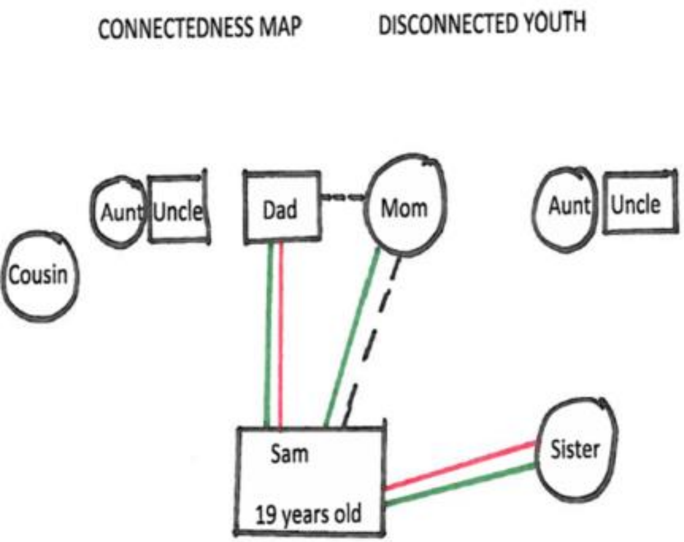
Change from the Individual's perspective

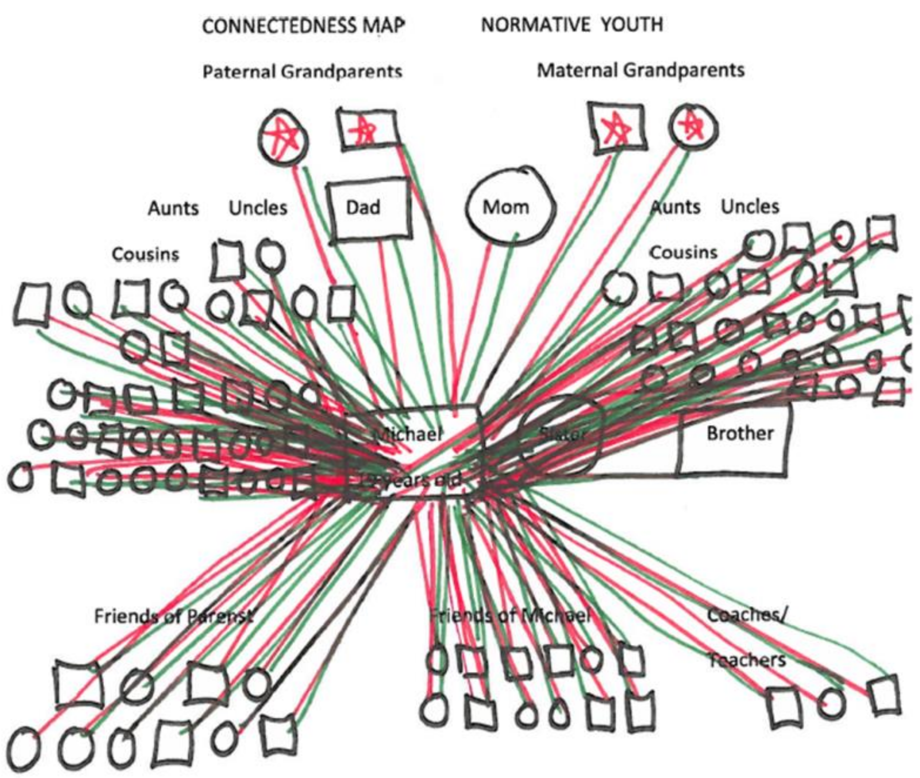
- "As a group, today's adults with developmental disabilities have more capacities and more reasons to expect a positive future than any previous generation. They also have the challenge of working out new ways to live as adults who use publicly funded personal assistance"
- "Pathfinders" J. O'Brien, B. Mount, Inclusion press 2015

Who's on your team?

- The Circle of Support
- Transition Specialist
- Benefit Adviser
- Financial Planner
- Housing Navigator

The Circle of Support





Everything begins with the person

Really get to grips with who the person is.

- Are they currently happy?
- How independent do they want to be?
- Are they extrovert or introvert?
- Do they work ?
- Do they have an income?
- Can they travel?
- What else matters to them?

The Transition Specialist

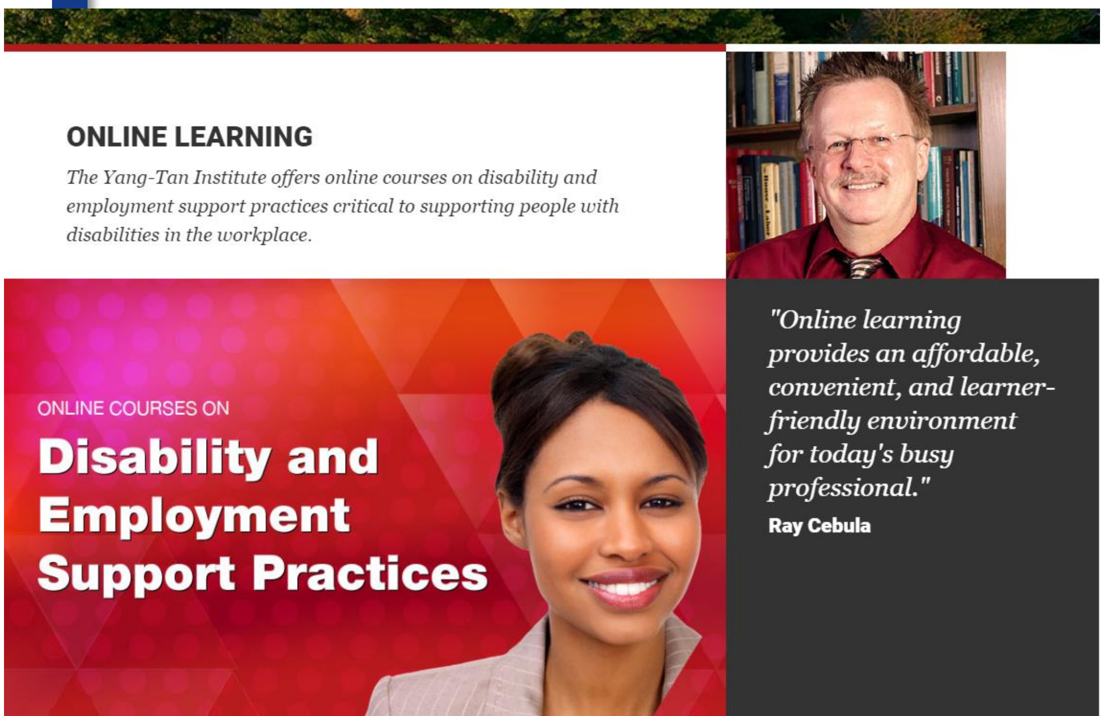
What do Transition Coordinators *DO*?

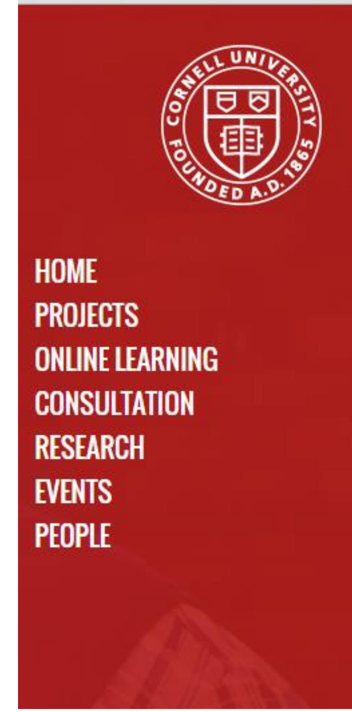
- Transition Planning
  - Compliance with IDEA (Indicator 13)
  - Transition Assessment
  - Portfolios & Personal Futures Planning
- Cultivate Self-determination
  - Student Involvement in IEP
  - Self-determination Curricula
  - Family Advocacy
- Provide Employment Experiences for Students
  - Job Development
  - Job Coaching
  - Career Awareness
- Interagency collaboration

The Educator perspective – PSE, Employment, but Housing? Medical? Social?

From "Help I've been hired as a transition specialist." www.transition.org

The Benefit Adviser





10 in Rochester

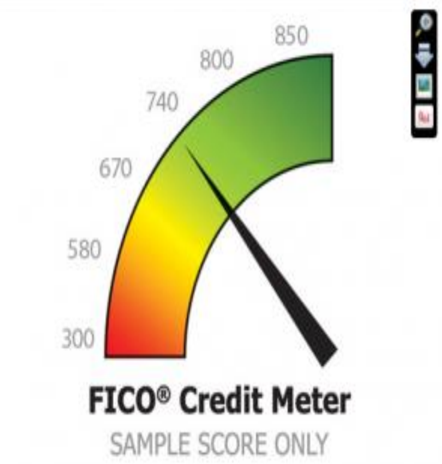
Financial Capital

- Do they Have Self Direction?
- Have they had a benefit analysis
  - Earnings
  - SSI & SSDI
  - ACCES_VR & OPWDD & Waiver
  - Protected Earnings e.g. EITC & VA
  - Earnings Safeguards. UI – SSDI
  - IRWE
  - PASS

The Financial Adviser

- Looking holistically at the family
- Creating a long term plan
- Optimizing benefits, minimizing taxation
- Addressing risks
- Focus on long term sustainability
- Focus on peace of mind.

Financial Capital



Savings

- Credit score & Credit report
- Special Needs or Supplementary Trust?
  - 1st Person
  - 3rd Party
- ABLE
- Family Resources

There are many paths to home

- Traditional Certified settings
- Non-certified
    - House
        - Agency controlled
        - Individually controlled
        - Private landlord
        - Corporate landlord
        - Trust ownership

MONEY FOLLOWS THE PERSON

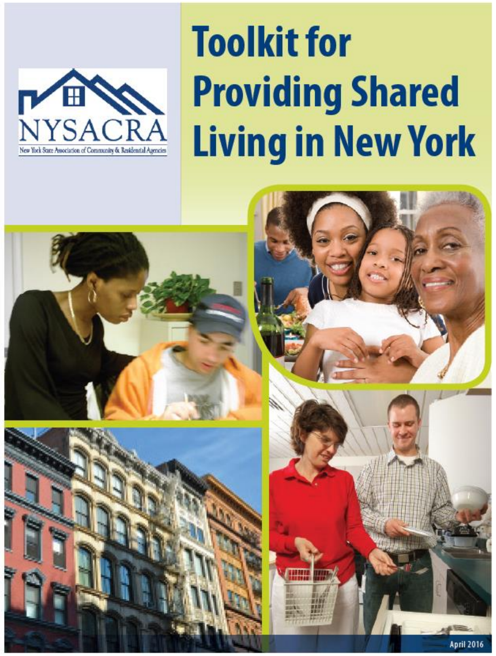
A group home is an Economic Construct

The Housing Navigator

- Originally funded through the BIP
- How housing is funded, developed and sustained
- Individual needs, Social capital,
- Assets and income
- Choices and Options.
- Thirteen in Region 1. Course in the Fall.

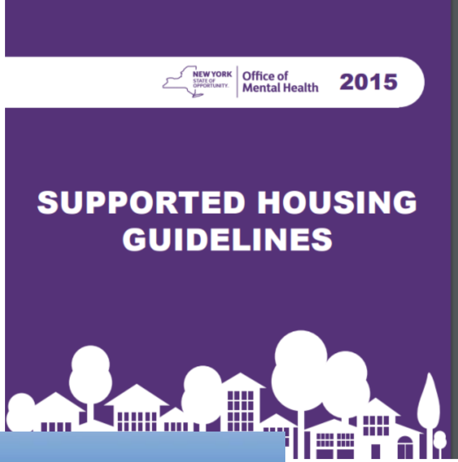
Just like anyone else

- Condominium
- Co-operative
- Affordable
- Supportive
- Supported
- Shared Living



Terms we use

- Supported Housing
  - Housing with supports pulled in.
- Support*ive* Housing
  - Housing with supports built in
- Public Housing. –Who?
- Affordable



Where?

- Type of Community
  - Urban
    - Does your area have a Universal Design statute?
    - Source of Income discrimination protection?
  - Suburban
  - Rural

Pros & Cons of each

Community & Social Capital

- Close to family
- Pets
- Fears – Stress
- Quiet
- Accessibility
- Friends
- Sports & Leisure

Consider….

- Church
- Friends
- Access
- Snow removal
- Taxes
    - Schools
- Recreation
- Fitness

"There are hermit
souls that live withdrawn
In the peace of their self-content;
There are souls, like stars, that dwell apart,
In a fellowless firmament;
There are pioneer souls that blaze their paths
Where highways never ran;-
But let me live by the side of the road
And be a friend to man"

Sam Walter Foss

Who?
Peter's principles

Take care of these, and I can get you a job.

- Independent Toileting
- Aggression
- Eating Habits
- Overt sexuality
- Personal Hygiene
  - This would also seem to work for independent housing

Who With?

- Factors
  - Preference
  - Funding
  - Alike or unlike?
    - In common, time together, foods, schedules, responsibilities and chores, visitors, furniture, safety, sexuality, privacy, conflict resolution
    - The Social Contract Social Contract for OAR guide.doc
    - “Getting Along” Getting Along.docx

How?

- Buy or Rent?
- Housing Budget
  - Operating
  - Capital
- Support needs
- Critical number of people/budgets

Ownership - Short term considerations

- Due diligence costs
  - Inspection fees – buyer pays

[totalhomeinspectionchecklist (1]

  - Buyer's agent Realtor fees
- Attorney fees
- Hidden mortgage fees
- Immediate utilities
- Moving costs

Home Inspection Checklist

By Vertex42.com

Vertex42

Address: ______________________

Date: ______________________

Note: This checklist is for personal use only. It should not be used in place of an official home inspection. This list may not be comprehensive. Contact a qualified ASHI certified home inspector for an official inspection.

M - missing, S - scratched, D - damaged, B - broken, R - repair/replace, W - Water Damage, L - Leaking

Exterior	Good	OK	Bad
Back Doors			
Deck, porch, patio			
Doorbell			
Driveway			
Front Doors			
Garage Doors			
Garbage receptacle			
House number			
Mailbox			
Outdoor lights			
Paint and trim			
Parking			
Recycling receptacle			
Sidewalks			
Siding (brick/stone/cement)			
Traffic noise			
Windows			

Are things loose, cracked, damaged, rotted, bug infested?

Notes:

Roof	Good	OK	Bad
Chimney			
Gutters and downspouts			
Soffits and fascia			

When was it last replaced? Are there encroaching trees?

Notes:

Garage	Good	OK	Bad
Ceiling			
Doors			
Floors			
Lights			
Storage			
Walls			
Windows			

Is the garage door opener operating properly?

Notes:

Yard	Good	OK	Bad
Drainage			
Fences and gates			
Retaining wall			
Shed			
Sprinklers			
Swimming pool			

Trees, shrubs and lawn dead, dying or bug infested?

Notes:

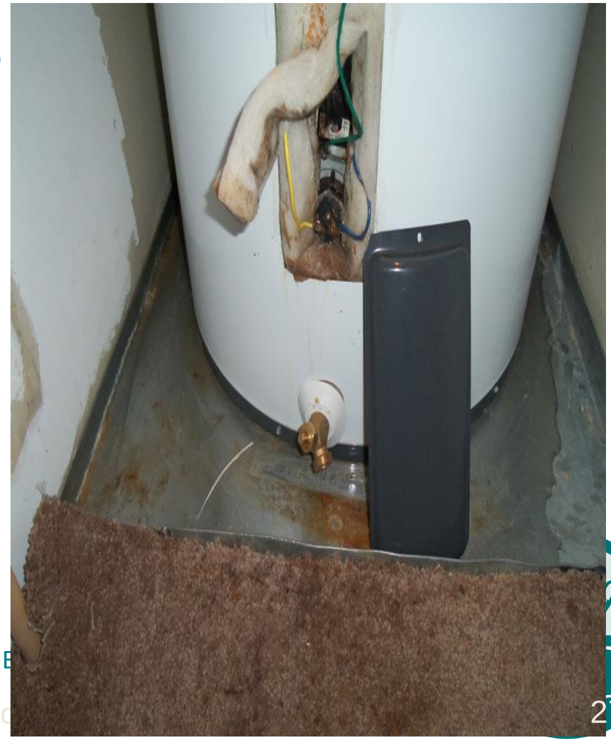
Fireplace	Good	OK	Bad
Blockages			
Carbon Monoxide Detector			
Mantle			
Soot			
Tiles			

Any buildup inside? Damage where connected to roof?

Notes:

Home Inspection and Useful life

- How long will the major appliances last?
- Boiler, Water Heater
- Roof, siding, driveway
- How long will you live there?
- Utilities
  - Water
  - Gas
  - Internet -Cable



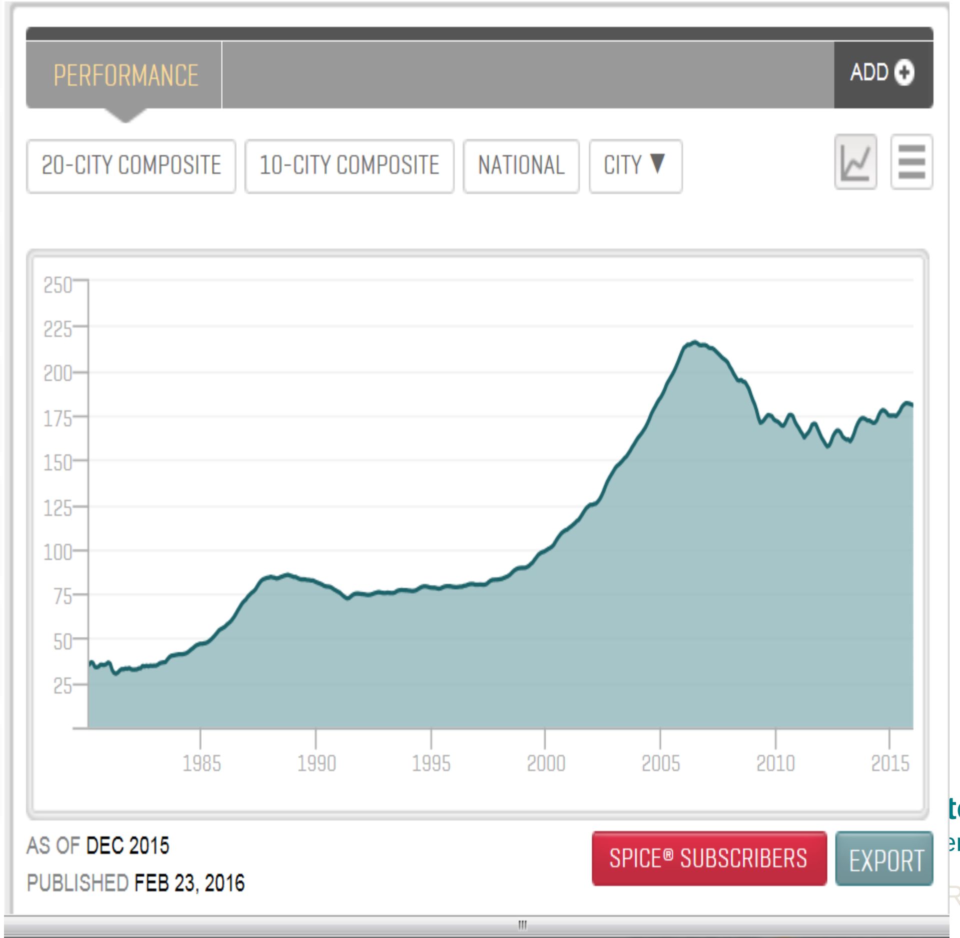
Plan to live there 10 years?

- Amortize the costs, and plan for when they will occur
- Year 2 Water Heater replace.
  - $3,500 average cost ÷ 10 years ÷ 12 months = $29.17 monthly
  - BUT you need the money to be ready in year 2 so $145.83 for the first 2 years
- Year 5 Roof replacement
  - $5,000 average cost ÷ 10 years ÷ 12 months = $41.67 monthly
  - BUT! … need to save $83.33 monthly
- Year 7 Deck Replacement $5,000
- Year 9 Driveway replacement $1,200
  - And you wanted to remodel the kitchen???

Taxes

- Tax deductibility needs a gross income.
- Tax deduction of interest – does it help?
- Federal deduction of local taxes
  - Village
  - Town
  - School
- School Tax relief (Application for School Tax Relief, STAR Program)

And Housing never goes down! Does it?



http://us.spindices.com/indices/real-estate/sp-case-shiller-20-city-composite-home-price-index

Ok, so let's rent then

- Introducing broker fee – up to a month or more.
- Credit check and 40X – do we use credit?
  - Consideration of assets also.
- How long for a lease?
- How good a building
  - Super? Doorman? Other tenants? neighborhood
- Security Deposit
- Renter's insurance

- Fair Market Rent (FMR) . HUD. http://www.huduser.org/portal/datasets/fmr/fmrs/FY2015_code/select_Geography.odn

Rent or Buy Calculation

http://www.nytimes.com/interactive/2014/upshot/buy-rent-calculator.html

The New York Times

Trav

The Upshot

EDITED BY DAVID LEONHARDT
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Is It Better to Rent or Buy?

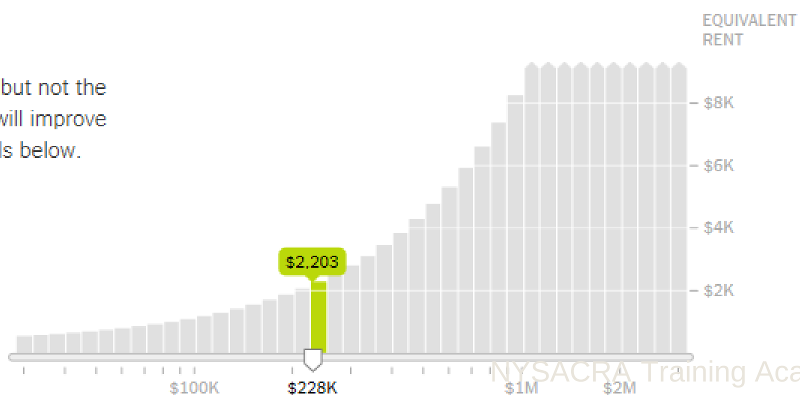
By MIKE BOSTOCK, SHAN CARTER and ARCHIE TSE

The choice between buying a home and renting one is among the biggest financial decisions that many adults make. But the costs of buying are more varied and complicated than for renting, making it hard to tell which is a better deal. To help you answer this question, our calculator takes the most important costs associated with buying a house and computes the equivalent monthly rent. RELATED ARTICLE

Home Price

A very important factor, but not the only one. Our estimate will improve as you enter more details below.

$228,000



If you can rent a similar home for less than ...

$2,203 PER MONTH

... then renting is better.

Costs after 15 years	Rent	Buy
Initial costs	$3,260	$34,200
Recurring costs	$480,200	$572,848

Keeping the home

- HUD
  - Tenant Training
- OPWDD
  - FI early alert
  - Support broker
  - MSC
- Common Sense
- Foreclosure prevention http://www.dfs.ny.gov/consumer/mortg_nys_np_counseling_agencies.htm

Making housing affordable

- The Person - Portable vouchers, e.g. Tenant Based Rental Assistance (TBRA), ISS
- The Project (e.g. PBRA). Subsidizing development

  Low cost land

  Low cost construction?

  Smaller ?

  Low cost borrowing

  - Tax credits
  - Grants
  - Capital contributions

Let's compare			
Unit Cost	$ 400,000	$ 300,000	$ 300,000
Borrowing cost	5%	5%	4%
Monthly	$ 3,163	$ 2,372	$ 2,219
Annually	$ 37,958	$ 28,469	$ 26,629
15 years	**$ 569,370**	**$ 427,035**	**$ 399,435**

No place like home

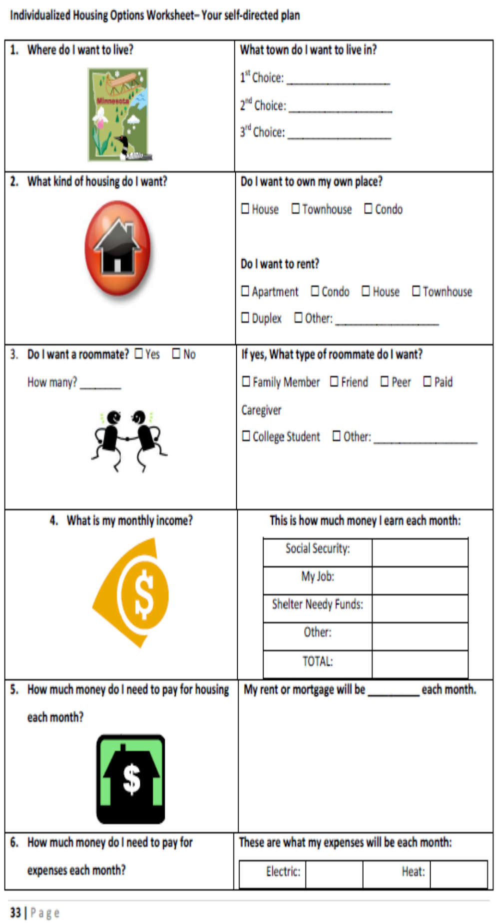
- Fundamental 'Buy-in"
- House Council
- House Liaison
- Informality
- Flexibility
- Personalities

Challenges

- Co ownership governance
- Liquidity
- Medicaid lien
  - Multiple liens
- Maintenance
- Succession
  - Owners
  - Guardians
- What is your exit strategy?

Planning Tools

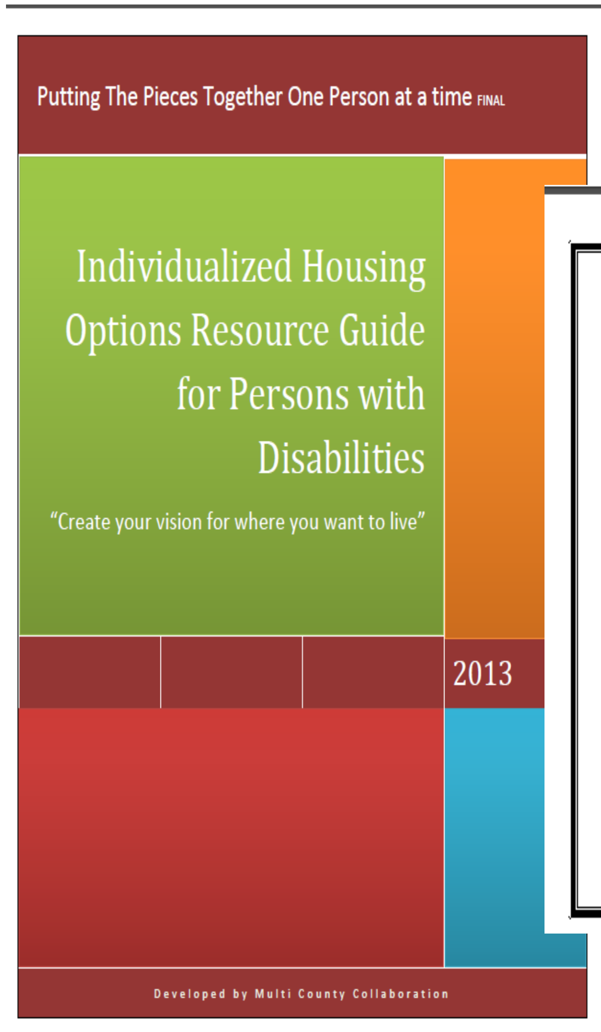
http://www.livingwell.org/files/livingwell/files/Individualized%20Housing%20Options%20Resource%20Guide%20FINAL.pdf

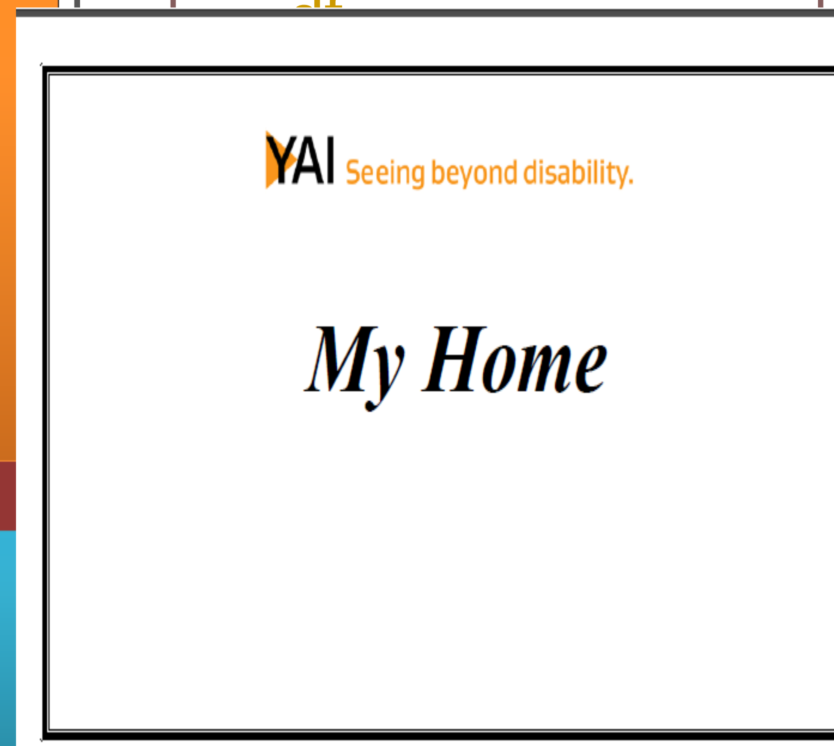


Individualized Housing Options Worksheet– Your self-directed plan

1. Where do I want to live?	What town do I want to live in? 1st Choice: ______________ 2nd Choice: ______________ 3rd Choice: ______________
2. What kind of housing do I want?	Do I want to own my own place? ☐ House ☐ Townhouse ☐ Condo Do I want to rent? ☐ Apartment ☐ Condo ☐ House ☐ Townhouse ☐ Duplex ☐ Other: ______________
3. Do I want a roommate? ☐ Yes ☐ No How many? _______	If yes, What type of roommate do I want? ☐ Family Member ☐ Friend ☐ Peer ☐ Paid Caregiver ☐ College Student ☐ Other: ______________
4. What is my monthly income?	This is how much money I earn each month: Social Security: My Job: Shelter Needy Funds: Other: TOTAL:
5. How much money do I need to pay for housing each month?	My rent or mortgage will be ________ each month.
6. How much money do I need to pay for expenses each month?	These are what my expenses will be each month: Electric: Heat:

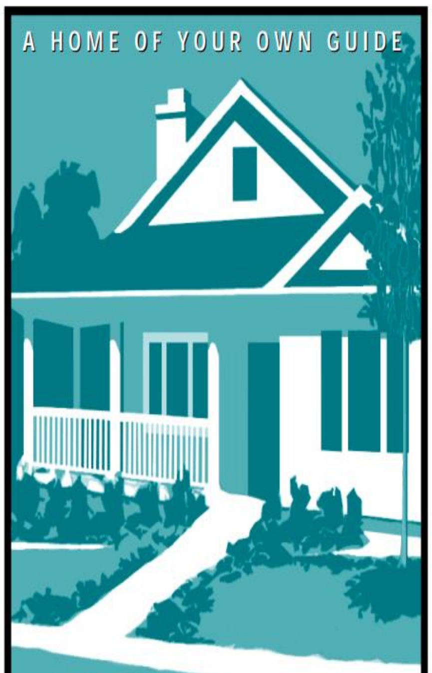
33 | Page





Tools

National
Home of Your Own
Alliance



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TRAINING ACADEMY

NYSACRA Center for Innovation & Development

Training Academy

Housing Navigator Training (Manhattan) summer 2016

The Housing Resource Guide

Westchester Institute for Human Development
University Center for Excellence in Developmental Disabilities

Supported, in part, by the Organization for Autism Research and by Autism Speaks.

The Housing Resource Guide Page 1

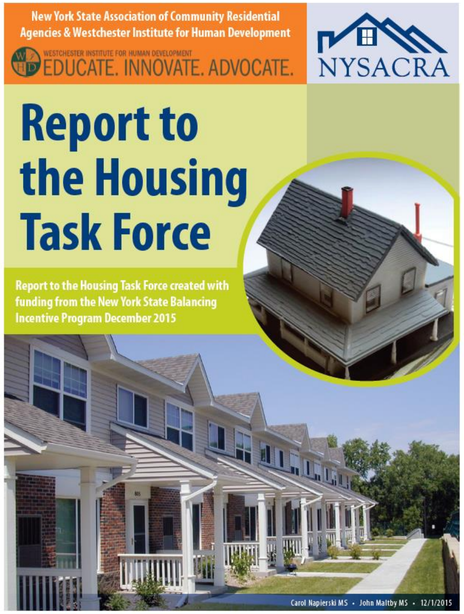
It's not just housing

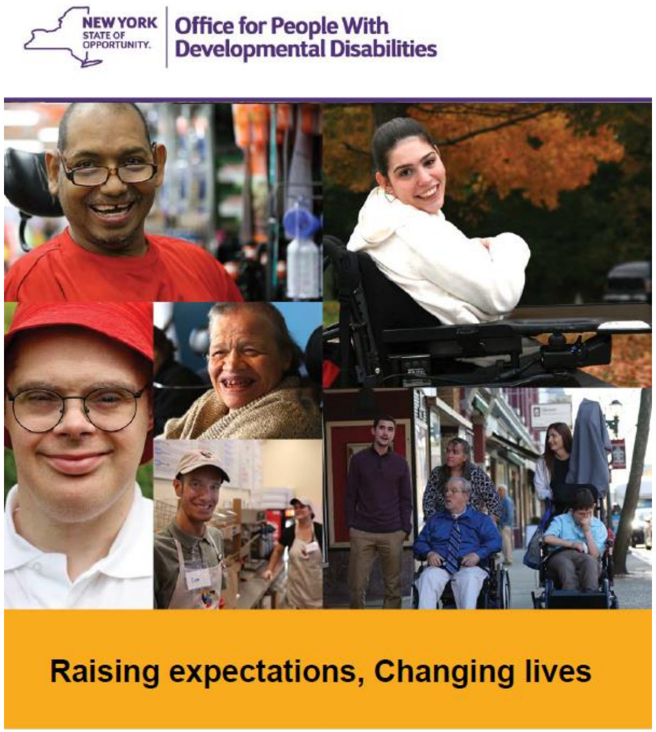
- Home is health
- Home is who you are
- Safety first, then peace
- Certainty = efficacy. Systems must work.
- Support people with I/DD- funding spectrum to match need spectrum
- Training & preparation
- Collaboration – "only connect"

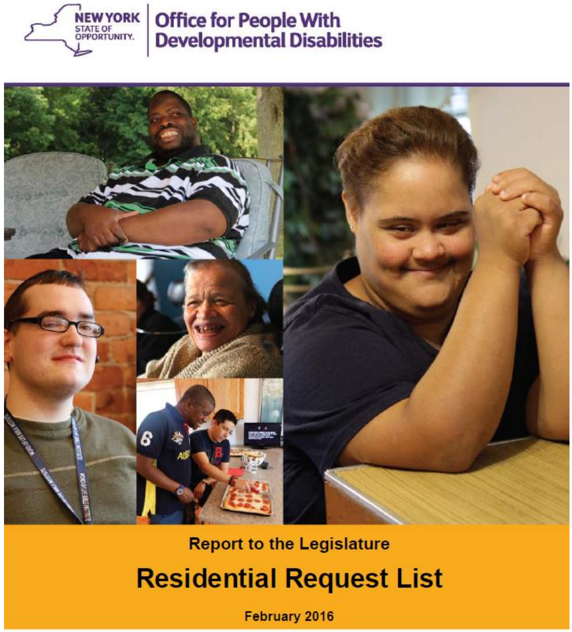
Tipping point

“Never let a good crisis go to waste”

- Best practice, law, funding, regulation and advocacy are aligned.







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What Happens when I'm gone?

- Is owning a person's home essential?
- Wrap-around services for the person
- Advocacy
- Health and Safety
- Fulfillment
- Love and affection
- Sustainable housing.

Conclusion

- Everything is in play
- Transformation panel's 12 recommendations
  http://www.clmhd.org/img/uploads/TransformationPanelReport-RaisingExpectationsChangingLives.pdf
- Housing Task Force recommendations
- Housing Navigator network
- Collaboratives
  https://www.monroehousingcollaborative.org/