

“Our vision for the future is that Snohomish County leaders and residents collaborate to provide safe, secure, affordable housing opportunities for all members of our community, regardless of their economic situation”.

~Housing Consortium of Everett and Snohomish County

Housing Resource Guide

- Housing Options
- Supports & Services Available
- Funding Sources
- Housing Rights



The Arc of Snohomish County



The Arc is “the largest national community-based organization advocating for and serving people with intellectual and developmental disabilities and their families” (www.thearc.org). Founded in 1950, there are now over 700 state and local chapters throughout the nation. The purpose for this guide is to provide individuals and families throughout Snohomish County with resources and information to aid in the decision making process of moving into the community and being connected to the resources and supports available.

The Arc of Snohomish County 425-258-2459 www.arcsno.org

“As the Community Inclusion Manager for Snohomish County, I applaud the many years of effort on the part of Arc, an organization that has labored tirelessly to ensure that individuals with intellectual and developmental disabilities and their families can fully realize their potential for happy and healthy lives. Just as we all seek to live in safe, convenient and vibrant neighborhoods and housing, so should people with disabilities be able to live comfortably in their communities of choice.” (Putterman, Julie. *Community Inclusion Manage, Snohomish County-2012*)

REFERENCES

The Arc of Snohomish County has compiled parts of information from our community partners including these sources:

- Washington State Department of Social and Health Services.
For more information please visit their website <http://www.dshs.wa.gov/ddd>
- Snohomish County Human Services Developmental Disabilities
For more information please visit their website
www.snohomishcountywa.gov/dd

INTRODUCTION

As parents, we don't always plan where our children will live as they grow up and even more so, if they have a disability. We might assume they will always live with us or other family members because we understand the barriers that may impact their lives. Many individuals with disabilities want and are able to manage their needs with a variety of support services. Individuals with disabilities have the same rights as others and should have the freedom and opportunity to make choices about their living and housing goals.

Planning ahead provides peace of mind, and more control over choices and opportunities. Should situations change, there will be time to adjust to different needs and goals. Planning ahead also reduces emotional and financial stress.

Many parents begin having conversations with their child by discussing their future and developing a plan. Starting this process for each family will begin at different ages, but it is important to recognize when your child is capable of contributing to their own vision and discussing housing options. The plan might take years to complete so the earlier it begins, the easier it can be. If your child is unable to describe their wishes, consider discussing their future with other friends and family who know your child well. Often those other members can provide valuable insight.

In conjunction with housing, it is equally important that we teach our kids responsibility as early as we can. Learning these skills will be critical as they begin to make housing/independent living goals for themselves, or will be transitioning into a different housing situation in the community. This teaches interdependence. Begin by asking what they are capable of doing on their own? Do they help with household tasks? Are they able to save money and spend money wisely? Are there natural supports they have built in their lives that can be helpful? Consider guiding them through how to build on skills and create a good credit history so that they are able to obtain a place of their own.

As you prepare a housing plan for your son/daughter, also consider areas such as employment, transportation, financial, social, healthcare and legal issues. All of these areas play a vital role in independent living so it is never too early to begin talking about these issues. And as tough as these conversations can be, remember the reason you are doing it.

HOUSING OPTIONS

As mentioned previously, there are different living arrangements to consider. There are several options for where your son/daughter might choose to live. When we consider “housing” it means much more than just shelter, or four walls. It’s about enhancing the quality of life. Researching the ideal situation is necessary, without compromising health and safety. Consider each housing option carefully keeping in mind the individuals skills, strengths, preferences, resources available, and needs.

In Snohomish County, there are two housing authorities where you can obtain information on several subsidy housing vouchers/programs. Low income individuals might qualify for rental assistance or subsidized housing. Due to waitlists, you might want to apply for as many as you can and be sure to communicate your disability as sometimes, a waitlist is shorter for those who have a disability.

Remember that people with disabilities are the best experts on their own needs, and often have an array of valuable perspectives where they can contribute and to the decisions on how to live, work, and take part in their own communities, particularly in the services that affect their daily lives towards independence. Allow your son/daughter to experience the power and control of contributing to the essential elements of life. As parents, you likely want your child to have an opportunity to living independently but not so far out of their community that they already know. Help build a support network throughout their lives and consider a housing option that is close to those supports (friends, relatives, job, transportation, etc.)

This resource guide contains different housing options and residential supports broken into sections whether living at home or outside the family home (a group home, adult family home, or independent living.) This can be an overwhelming journey. Listen carefully, and respond slowly.

If you aren't sure where to start in this process, it's ok to take a general approach by listing out questions. Try and work together with your son or daughter on listing out important questions like the following and use it as a check list. Many times, the questions become easier as you begin this stage. Many parents might refer to their child's IEP or any individualized plan that outlines some of their specific needs and skills in guiding the decision making process.

Checklist of things to consider

BUILD CREDIT AND UNDERSTAND CREDIT

- Build a credit history. This will help you when you rent or purchase your first home.
- Have your name on bills and pay them on time.
- Open a bank account. Have joint signatures if needed.
- Save money and shop wisely.

INCREASE INDEPENDENCE

- Do as much for yourself as you can. Build on current skills and learn new skills. The skills you learn will help you in your current and future housing situation and may transfer to employment skills and create employment opportunities. Help out with cooking, cleaning, and household maintenance.
- Utilize assistive technology to increase your independence. Examples a ramp, special height counters, lighted doorbell signals, special door handles, handrails, grab bars, etc.
- Make a list of other supports you will need in your home. Research and connect to resources that can support you in reaching your housing goals. Your list may include personal care tasks, cooking, cleaning skills, shopping skills, money management skills, etc. Resources may be agencies who deliver meals or groceries to the home, maid service, Medicaid personal care, a payee who can pay your bills for you etc.
- Where will you be working, volunteering?

DECIDE WHERE YOU WANT TO LIVE

- Do you want to live with your family? For how long?
- Do you want to live by yourself or with friends, and if so which friends?
- Would you live in an apartment, house, duplex, condo, etc.?
- Are there any additional supports you may need?
- How important is it for you to have pets?
- Would you rent or own your living space?
- Where will your home be located? It is helpful to have your home close to your support network including your family and friends. It is equally important to be close to services including doctor's office, grocery store, recreation and leisure, work, transportation etc...
- If you use public transportation, make sure your home is on a regular bus line.

LIVING WITH FAMILY IN-HOME

Over half of individuals with an intellectual/developmental disability (I/DD) continue living at home or with a family caregiver after they turn 18.

Even though it might be convenient, living at home is neither always available nor what the individual may want. Just as your son/daughter is getting older, so are you and as their needs in life change, yours do as well.

There are different circumstances for each family whether their children grow up and stay living at home, or move somewhere else in their community. As mentioned previously, every situation is different and you need to do what is best for all stakeholders. These stakeholders include caregivers (if any), all family members involved, and most importantly your son/daughter.

If after evaluating the situation, the decision is to continue living with family, remember that once they turn 18, their social security income (if already receiving this) could likely be reduced as everyone in the houses income is considered. If any shared expenses will be charged from their social security income (room, board, food, etc.), be sure to document well. You can notify the Social Security Administration of these shared expenses to possibly avoid a reduction of income.

Additionally, continue having your adult child learn responsibilities and tasks around the house. Depending on their disability these might involve a different range of chores/tasks but this ultimately leads to a higher self-esteem, self-worth and a sense of contributing in their community, regardless if they are living at home. Always consider that there may come a time in the future where they may want to consider other housing options.



Sue Ellen, 67, has spent her entire life in an institution and 28 of those years in a nursing home. Last year, she moved into a residential community with 3 other roommates. She has never been happier.

Courtesy of DSHS: Community Inclusion

<http://blog.satraininstitute.org/community-inclusion/>

OUT OF HOME COMMUNITY RESIDENTIAL SERVICE OPTIONS

Adult Family Home, DDA Group Home, Supported Living

*Please work with your DDA case manager to determine eligibility for the following:

1. Adult Family Home (AFH) are contacted, privately operated, neighborhood homes that are licensed to care for two to six residents.
2. Adult Residential Care (ARC) services are provided by Assisted Living Facilities that have an Adult Residential Care Contract. ARCs provide a supervised living arrangement in a home-like environment for seven or more clients. Services include housing, housekeeping services, meals, snacks, laundry, personal care, and activities.
3. Adult Residential Rehabilitation Center (ARRC) described in WAC 388-865-0235 or Adult residential treatment facility (ARTF), described in WAC 388-865-0465 are licensed facilities that provides their residents with twenty-four hour residential care for impairments related to mental illness.
4. Assisted Living Facility (ALF) is a licensed facility for low income persons with functional disabilities that are aging and have a disability. COPES eligible clients are often placed in assisted living. Licensed as an assisted living facility.
5. Enhanced Adult Residential Care facility (EARC) is a licensed facility that provides its residents with those services provided in an ARC and have an Enhanced Adult Residential Care contract to provide intermittent nursing services and medication administration services.
6. Supported Living Services (SL) support persons to live in their own homes with one to three other persons and receive instruction and support delivered by contracted service providers.

Adult Family Homes

Adult Family Homes (AFH) are residences in a regular neighborhood for adults with developmental disabilities who may require up to 24-hour supervision and assistance with personal care needs. The AFH provides room, meals, laundry, supervision, and varying levels of assistance with support needs. Some AFHs may provide occasional nursing care, specialized care for people with developmental disabilities, mental health issues, and/or dementia. An AFH can have 2 to 6 residents and is licensed by the state.

You can also contact your case manager through DDA 425-339-4833 or contact Home and Community Services 425-339- 4010. To locate an AFH, visit <https://fortress.wa.gov/dshs/adsaapps/lookup/AFHAdvLookup.aspx>

Group Homes

Group Homes are community-based residences who serve adults typically with chronic disabilities. They are licensed as either by Residential Care Services (RCS) as assisted living facility or an Adult Family Home. Group Homes contract with DDA to provide 24-hour instruction and support. The provider owns or leases the facility. Clients must pay participation for room and board to the service provider. Group homes are an option if your child is not able to live at home or with family, or unable to manage living on their own. If your adult child requires this type of care, considering a group home may be a good choice.

Living in a group home does not mean you have to give up your independence or forfeit your privacy. It just simply provides the security and safety of 24 hour staff for an individual. Waiver Needed: CORE

Companion Homes

Companion Home services are offered in a typical family residence to no more than one adult DDA funded client. CH participants reside in the contracted provider's home where there is 24-hour support intended to assist the individual to acquire, retain, and improve upon the skills necessary to live successfully in the community. CH services are offered in integrated settings and support personal power, choice, and full access to the greater community to engage in community life.

The Companion home model was initially piloted a decade ago in the Vancouver, Washington area as an "autism project" targeting adults with autism with unmet residential support needs and challenging behaviors. Companion home service is on the CORE Waiver menu of services. A "waiver" is provided through DDA to ultimately avoid institutionalization. (See Home and community based services (HCBS) / Waivers in this guide).

Companion home providers are independent contractors. Services provided are those described in the client's Individual Support Plan (ISP). The homes and services delivered are as varied as the families and clients that make them up. Like all DDA residential service provider, companion home providers are expected to understand and be guided by DDA's Residential Guidelines, emphasizing health and safety, power and choice, competence, relationships, status and integration into the community.

For more information, contact your case manager or DDA 425-339-4833.

INDEPENDENT APARTMENT RENTAL

Have you ever dreamt about getting older, moving out and learning to live independently? Have you thought about what that actually might look like? Living independently is a choice towards greater self-determination, equal opportunities and self-respect. It doesn't mean that we do everything by ourselves, or want to live in isolation. Independent living allows a person to make the same choices in every-day lives.

If living independently is something you choose, there are programs available with supports and services (*See Supports and Services later in this guide*) that can help you live successfully in accessing the community, daily activities, paying bills etc.

Whether you want to explore living in your own apartment, buying/renting a house, there are services that can help you obtain that dream. Living in an apartment offers flexibility, affordability and freedom. You can expand by price, location, shopping, services and pets, access-controlled and other amenities. Convenience to public transportation is always a consideration too, especially regarding employment. Below are a few resources in Snohomish County to help aid in your search.

- Housing Search NW
Search detailed listings to meet your specific need
www.housingsearchnw.org/index.html; 877-428-8844
- HUD
Offers reduced rents to low income individuals/families, elderly and persons with disabilities. www.hud.gov/apps/section8/step2.cfm?state=WA%2CWashington
- Everett Housing
Provides rent subsidies and public housing in Everett and Snohomish County who meet eligible requirements. www.evha.org 425-258-9222
- Apartment Finder
Locate affordable, accessible apartments in your community. Ability to search by city, and/or disabled housing www.aptfinder.org
- Mercy Housing
One of the nation's largest affordable housing organizations that supports locating housing for those with special needs. <http://www.mercyhousing.org>
- Catholic Community Services/ Catholic Housing Services
Programs and support services for families, and those with special needs towards a safe and affordable place to live. www.ccsww.org
- The Housing Authority of Snohomish County (HASCO)
- Offers assistance programs serving over 5000 families, including special needs
www.hasco.org; 425-290-8499

INDEPENDENT HOME OWNERSHIP

There are substantial benefits that come with owning your own home. It can provide a sense of control and permanency because you are free to do anything you would like to the home without input from others. In fact, it may be the first time one is able to make decisions solely for themselves.

Additionally, owning your own home has significant costs associated with it, such as financing or securing a loan. If you don't have the funds already in place, this may take a significant amount of planning to determine if you are able to do this. Typically home owners perform their own repairs so maintenance is always something to consider unless you are able to hire independent workers as needed.

When considering purchasing a home, also consider if there are modifications or necessities that need to be in place and that process. It would be important to research and discuss home buying with experts in the field (realtors, classes, home ownership programs etc.) Below are a few resources in Snohomish County where you can obtain information on purchasing your own home.

- Parkview Services
Provides purchase assistance to first-time homebuyers (with a disability) that have incomes at or below 80% of the area median income. www.parkviewservices.org
- Housing Hope
Mutual self-help homeownership (you help build your home as part of a group)
www.housinghope.org
- Home Sight
Homebuyer education, financial counseling, financing and purchase assistance
www.homesightwa.org
- Partners 4 Housing
Empowers people with disabilities to create inclusive housing solutions
www.partners4housing.com; 206-383-4209
- The Housing Authority of Snohomish County (HASCO)
Affordable homeownership opportunities www.hasco.org; 425-290-8499
- Habitat for Humanity
Sweat equity/self-help homeownership (you help build your own home)
www.habitatsnohomish.org
- Washington Housing Finance Commission
Homeownership possibilities for low- and moderate-income homebuyers
www.wshfc.org/buyers/index.htm

SUPPORT & SERVICES

There are a number of support and services that are in place to assist individuals with disabilities to effectively live in the community. There are state and federally funded programs that provide household and personal care services to enable clients to remain at home or in the community. DDA offers a variety of community based in and out of home services for children and adults.

Chore/COPES/Community First Choice (CFC) *formerly Medicaid Personal Care*

These are state and federally funded programs that provide household and personal care services to enable clients to remain at home. Clients must be low-income and authorized to receive these services. Household services might include housekeeping and meal preparation. Personal care services might include help with walking, bathing or eating. A person must need personal care services to receive household services.

- Chore:** Chore services provide assistance for people who need help with activities such as bathing, walking, eating, etc. Clients pay for these services according to their income, up to a predetermined amount. State funds provide the balance of the money.
- COPES:** (Community Options Program Entry System) provides help for people in their homes so they won't have to go into a nursing home. Clients may pay a portion of the cost of services, based on their income. This is a Medicaid (CFC) program that provides disabled or aged adults that need care to remain at home, in an ALF or AFH. Remember, group homes are contracted with DDA only.
- Community First Choice (CFC)**
Community First Choice provides people help with the activities of daily living (such as help with bathing or eating

In-Home Help

Sometimes it becomes difficult to maintain all of the housekeeping tasks and things become difficult to do, yet you have not begun receiving personal care through DDA or were denied. In that case, another option is to hire in home help. Prior to doing this, consider all options when making the decision to having someone come into the home such as; gender, background, language etc. It is important to allow the individual to provide their preferences about the caregiver as much as possible. One way to search for a private hire is to connect with churches, ask for recommendations from friends and families, and visit local college career locations

and local social work programs. You can hire and supervise a trained aide yourself based on the areas of needs you require.

The Individual and Family Services Waiver (IFS)

The IFS program is now a Home & Community Based Services (HCBS) waiver. Providing services under a federal waiver comes with some changes from the former state-only flexible funding IFS program, as well as some opportunities.

Changes: The IFS waiver does not provide reimbursements to cover medical co-pays. All providers must be contracted by DSHS to provide services. Clients on the IFS waiver program will be eligible for Apple Health/Medicaid healthcare, regardless of family income. New services have been added, such as Community Engagement, Peer Mentoring, Person Centered Planning Facilitation, and Supportive Parenting. Identify the services and contracted providers during your annual person-centered service planning meeting: unlike the old program, all services under the IFS waiver must be provided by an individual, agency, or organization that is contracted with DSHS to provide that service. The following are approved IFS Waiver Services:

Assistive Technology	Transportation (non-Medicaid Broker)
Behavior Support & Consultation	Specialized Staff/Family Training
Community Engagement	Specialized Medical Equipment
Environmental & Vehicle Modifications	Skilled Nursing
Peer Mentoring	Supportive Parenting Services
Person Centered Planning	Therapeutic Equipment & Supplies
PT, OT, Speech, Hearing & Language Services	Respite Care

*find the full list at: informingfamilies.org/ifs-waiver-services

For more information, contact your DDA case manager.

You can also visit: www.informingfamilies.org

Arc of Snohomish County

The largest national community-based organization, with over 700 chapters, advocates for individuals with I/DD. Your local chapter can offer resources and supports throughout where you reside, including community living.

www.arcsno.org

National Council of Independent Living (NCIL)

NCIL is a membership organization that provides independent living skills training, peer support, advocacy and many others. The culture is to enhance individuals to live equally and participate fully in their community. To locate your local NCIL, visit <http://www.ncil.org>

Home and Community Based Services (HCBS) / Waivers

The Developmental Disabilities Administration (DDA) offers a variety of in and out of home Waivers to. The Basic Plus Waiver, the Children's Intensive In-home Behavioral Supports (CIIBS) Waiver, the Community Protection Waiver, and the Core Waiver. They provide enhanced community support services to those who would otherwise require the level of care provided in a hospital, nursing facility or intermediate care facility for those with a I/DD. They also help provide support to services when Medicaid or other plans are not enough. For more information on the waivers, contact your social worker, case worker, or your local office

<http://www.dshs.wa.gov/ddd/region2.shtml>.

FUNDING SOURCES

A critical factor for locating housing is determining how much is available for income. It is important to identify all of the resources that are entitled to the individual with a disability as this plays a huge part in the housing decision process.

- Supplemental Security Income (SSI)
SSI is a program that pays benefits to disabled adults and children who have limited income and resources. www.ssa.gov
- Social Security Disability Insurance (SSDI)
SSDI is a federal insurance program that protects workers who become totally disabled and cannot work for a year or more and is administered by the Social Security Administration (SSA).
Online application: www.socialsecurity.gov/applyfordisability/
- Community First Choice (CFC) formerly Medicaid Personal Care
Individual provider or agency that supports the client's needs for assistance with activities such as bathing, dressing, eating, travel etc. The service is provided in the client's home or adult family home. Clients must meet financial eligibility for Medicaid and functional eligibility for the CFC program.
<http://www.dshs.wa.gov/manuals/eaz/sections/longtermcare/lcmnpc.shtml>
- Medicaid Home and Community Based Services (HCBS)
To assist individuals with developmental disabilities, DDA offers four different waiver packages. To determine if you are eligible, you will want to reach out to your DDA office and ask to be assessed.
- Section 8 Housing Choice Voucher Program
This voucher based program is designed to assist lower income families, disabled individuals, and the elderly to find well-maintained housing in a location of their choosing, at a price they can afford. <http://evha.org/section8/section8.html>
- General Employment
Research agencies for employment and discuss with a job coach or case worker on how your benefits are impacted, if at all.
 - Division of Vocational Rehabilitation (DVR) www.dshs.wa.gov/dvr
- Private Pay
Special Needs Trusts can be set in place for money to be saved that will not jeopardize any Social Security that may be in place.
 - Developmental Disabilities Life Opportunities Trust (DDLOT) Call 1-888-754-8798

HOUSING RIGHTS

There are resources for you for assistance or representation if you feel you are being discriminated against because of your disability.

- Disability Rights Of Washington (DRW)
DRW fights disability discrimination. www.disabilityrightswa.org 1-800-562-1702
- NW Justice Program
Washington's publicly funded legal aid program represents low-income families with safety, security, housing preservation, protection of income, and other basic needs. www.nwjustice.org 1-888-201-1014
- Snohomish County Legal Services
Free legal advice for eligible low-income residents. www.snocolegal.org 425-258-9283 Ext. 16
- Solid Ground
Provides foreclosure options. www.solid-ground.org 1-866-297-4300

You have rights under the Department of Justice (DOJ). It is unlawful to be denied housing or denied programs because of your disability. Additionally, housing providers must grant reasonable accommodations for individuals with disabilities.

Federal law prohibits housing discrimination based on your race, color, national origin, religion, sex, familial status, or disability. If you have been trying to buy or rent a home or apartment and you believe your civil rights have been violated, you can file your fair housing complaint by calling 1-800-877-0246.

SUMMARY

As parents, caregivers, and individuals, housing is necessary for everyone. Some of the attempts you make towards locating the right place to live can seem exhausting and lead you down roads without a positive outcome. Encourage yourself to stay focused on your plan and continue avenues until you have located the perfect place to call home. Enjoy the adventure of finding the environment that will provide real life experience of living independently. Empower yourself to take charge in this journey. Look forward to living a fulfilling and happy life because you deserve it. Everyone deserves the right to live in their community. Rely on resources and support to help you achieve this. It is possible. Most importantly, don't ever give up, and good luck to all.

HOUSING ACRONYM

AFH: Adult Family Home
ARC: Adult Residential Care
ARRC: Adult Residential Rehabilitation Center
AL: Assisted Living
CIIBS: Children's Intensive In-home Behavioral Supports
CFC: Community First Choice
COPEs: Community Options Program Entry System
DDA: Developmental Disability Administration
DOJ: Department of Justice
EARC: Enhanced Adult Residential Care
EVHA: Everett Housing Authority
HASCO: Housing Authority of Snohomish County
HUD: Housing and Urban Development
HCBS: Home and Community Based Services
IFS: Individual and Family Services
ISP: Individual Support Plan
RCS: Residential Care Services
SSDI: Social Security Disability Insurance
SSI: Supplemental Security Income