



***The Arc***<sup>™</sup>

*North Carolina*

# **A Closer Look at Housing Choices**



**A Housing Resource Guide for  
People with Intellectual and  
Developmental Disabilities**

***Achieve with us.***



# **A Closer Look at Housing Choices:** **A Housing Resource Guide for People with Intellectual and Developmental Disabilities**



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The document is also available on The Arc's website at [www.arcnc.org](http://www.arcnc.org)

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## How to Use this Guide

This housing resource guide is designed to help people with intellectual and developmental disabilities and their families find housing that meets their needs and fulfills their dreams.

This guide is divided into eight main chapters and provides the information and tools you need to navigate the housing system and locate housing options in your community. Following an introduction in Chapter 1, Chapters 2 and 3 focus on rental housing, including how to search for housing and various rental options. Chapter 4 provides an introduction to home ownership and some of the programs that are available to help people with low incomes purchase their own homes or obtain resources to make needed repairs. Chapter 5 addresses group living options, including what to look for when choosing a group home and residents' rights.

Chapter 6 focuses on fair housing and how to ask for reasonable accommodations and modifications for persons with disabilities. Other housing related resources such as emergency rent assistance, community housing resources, and assistive technology are located in Chapter 7. Finally, Chapter 8 contains a budget worksheet and other practical tools you can use in your housing search. A list of public and non-profit housing agencies and a glossary of housing terms are in the appendices.

It should be noted that this guide does not address supportive services in any detail, however, supportive services are essential for most people with intellectual and developmental disabilities to fulfill their housing dreams. People with disabilities and their families are encouraged to explore these service options in conjunction with their exploration of housing.

It is our hope that the information in this guide will help people with intellectual and developmental disabilities, their families and others make informed and educated housing choices. We recognize that as housing programs change, some of the information in this book will require updating. Please consult The Arc's website at [www.arcnc.org](http://www.arcnc.org) as well as the other websites listed in this guide for the most up-to-date information.

*The Arc of North Carolina is providing this guide, the information, listings and links contained herein only as a convenience to the reader. It is for informational purposes only and is not legal advice or a substitute for legal counsel. The Arc of North Carolina does not endorse specific programs, products and/or services.*

### **Acknowledgements**

Much of the information contained in this guide was compiled from other sources. We would particularly like to thank the North Carolina Housing Coalition. Their publication "Affordable Housing Primer" has been invaluable and can be found at [www.nchousing.org](http://www.nchousing.org). Our thanks also go to North Carolina Housing Finance Agency, U.S. Department of Housing and Urban Development, Technical Assistance Collaborative, Bazelon Center, Developmental Disabilities Alliance of Western New York, Indiana University Center for Excellence and many others.

# CHAPTER 1: INTRODUCTION

## About The Arc of North Carolina

The Arc of North Carolina, Inc. is a statewide nonprofit organization, committed to securing for all people with intellectual and developmental disabilities (IDD) the opportunity to choose and realize their goals of where and how they learn, live, work and play. The organization currently provides an array of innovative services to people with IDD including advocacy, community guide, self-directed supports, supported employment, guardianship and housing.

## The Arc of North Carolina Housing Services

The Arc of North Carolina believes that all people should be empowered to live in accessible, affordable housing in inclusive communities of their choosing. Since 1978, in an effort to provide alternatives to large institutions, The Arc of North Carolina has developed or acquired nearly 350 residences that are operated in partnership with local organizations. These residences include group homes, small apartment buildings, duplexes and condominiums, together serving more than 2200 residents. Through the housing program, The Arc of North Carolina has helped countless individuals with IDD move to less restrictive housing, where they can achieve greater independence and have more opportunities.

## Opening Doors Initiative

In 2005, The Arc of North Carolina launched the Opening Doors Initiative to increase the range of self-determined housing options available in the community with appropriate in-home support. Central to this initiative are three regional **Housing Resource Service Coordinators** who are tasked with promoting self-determined housing choices through education and training, community outreach and partnership building, and the creation of new housing options.

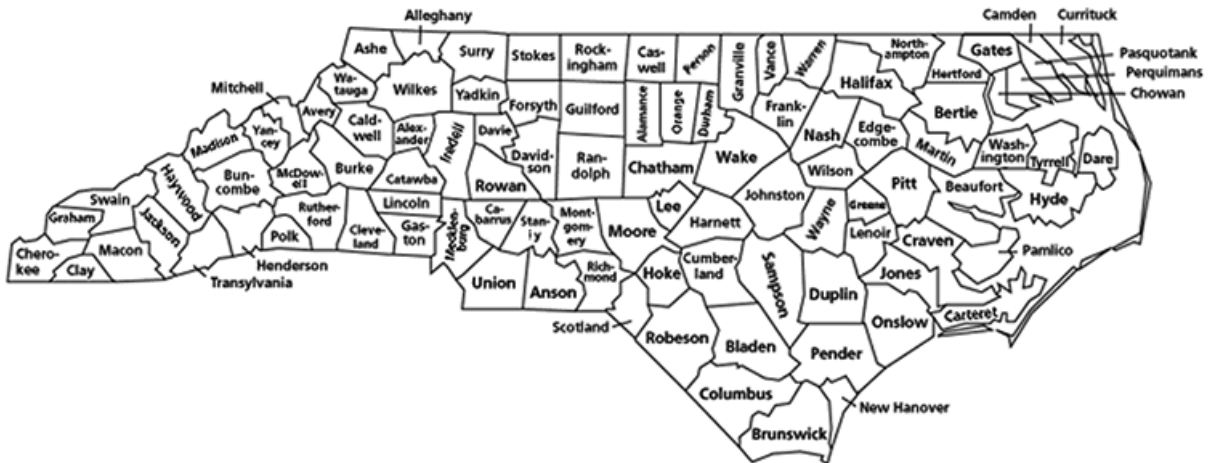
### *The goals of the Opening Doors Initiative are to:*

- ❖ Collaborate regionally with housing and disability stakeholders to advocate for increased access to existing housing resources.
- ❖ Promote and/or participate in the development of new resources and innovative housing opportunities. This includes the production of rental housing stock, as well as advocating for rental subsidies and homeownership assistance programs for people with disabilities.
- ❖ Assist individuals with IDD and their families by offering workshops and one-on-one assistance on housing wants/needs and navigating the housing system to fulfill their housing dreams.

## The Arc of North Carolina Housing Resource Coordinators

As part of their Opening Doors Initiative, The Arc of North Carolina has three regional Housing Resource Service Coordinators who can provide information on the variety of housing resources available in your community. **If you have questions on the material presented in this guide, or need further assistance in navigating your local housing system, please contact the coordinator in your area.**

For updated contact information, including counties covered, visit The Arc's website at [www.arcnc.org](http://www.arcnc.org) or call (800) 662 8706.



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People who have housing choices and the right to choose where they live are more likely to...

- Live near friends, family, shopping, employment, transportation and recreation opportunities that facilitate inclusion in the community
- Be able to decide if/when they want to move
- Be able to make their own rules and have choice regarding roommates and staff, as well as basic things like meals and television
- Be able to choose a service provider, and not have services dictate where they live
- Be able to change their service provider without having to move
- Be more independent and able to be themselves

## **Self-Determination in Housing**

Self-determination is the right of people with disabilities to make choices about their own lives, to have the same rights and responsibilities as everyone else, and to speak and advocate for themselves.

Self-determination is a growing practice in North Carolina in many fields including employment, supportive services and housing. Increasingly, demonstrating a commitment to self-determination will be a core component of services and supports offered.

In the housing arena, self-determination refers to people with disabilities having control over their housing choices. This includes not only control over where one lives, but also with whom one lives and what services one receives.

One important way to increase control over housing is through direct rental or home ownership. The subsequent chapters of this guide provide information and tools on both rental and home ownership options.

Home and Community Based Standards discussed in Chapter 5 are built around ensuring self-determination is extended to those in licensed settings as well.

## CHAPTER 2: CONDUCTING A RENTAL SEARCH

Looking for an apartment can be both exciting and frustrating. However, with a little bit of information and a few tools, apartment hunting does not have to be a hassle. See Chapter 8 for a variety of tools to help you with your search.

1 2 3 4 5

Ready, Set, Rent!

### FIVE STEPS

1. Think about your housing wants and needs
2. Figure out how much you can afford
3. Conduct a search
4. Secure an apartment
5. Be a responsible tenant

### **STEP 1: Think About Your Housing Wants and Needs**

It is a good idea to think through what you want and need in an apartment 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. There is a worksheet on page 8.1 to help you get started. Some questions to think about are:

- ❖ Do you want to live alone or with a housemate?
- ❖ How many bedrooms do you need?
- ❖ Where do you want to live? What kind of neighborhood?
- ❖ What or who do you want to live near?
- ❖ Do you need to be near public transportation?
- ❖ Do you need an accessible unit or certain accessible features?
- ❖ Will you need supportive services to live on your own?

At this point, it is also good to ask for help with your housing search if you need it. A housing mentor is a person that YOU choose to help you find and keep a home of your own. It could be a family member, friend or staff person.

### **STEP 2: Figure Out How Much You Can Afford**

#### **Monthly Housing Budget**

Before you begin your housing search, you should have a good idea of how much money you can afford for housing. Experts recommend that you spend no more than 30 percent of your gross (pre-tax) income on housing (rent or mortgage plus basic utilities). **Multiply your monthly income by .30 to calculate this amount.**

Example: If your total income is \$733 each month, then your housing budget is about \$219. This is what experts recommend you spend on housing each month.

It is important to think about rent AND utilities when figuring out your housing budget. Water is often included in the rent, but most tenants are responsible for paying the electric and/or gas bills. Additional expenses to keep in mind when budgeting for housing are: telephone, internet, television, and renters insurance.

There is a budget worksheet on page 8.3 that will help you keep track of your monthly income and expenses. Try setting up a budget that will help you save money and establish good spending habits before you move out on your own.

### Plan on Moving Costs

There are many up-front costs associated with moving for which you must budget. These costs may include: application fees, pet fees, security deposit, first month's rent, utility hook-up fees and deposits.

- ❖ **Application fees:** Some property owners and apartment complexes will require an application fee and/or fee to check your credit history. The fees may not be refunded even if your application is rejected. Sometimes the fee(s) will be applied to the first month's rent or deposit.
- ❖ **Security deposits:** Security deposits generally range from \$100 to a full month's rent. Some property owners/managers require separate checks for roommates and some will allow you to pay your security deposit in installments.
- ❖ **Utility deposits:** Depending on the size of the unit and its cost, your history with the utility company, or your ability to get someone to co-sign for your utilities, you may need to pay a deposit to the power company to have the electricity and/or gas connected.
- ❖ **Pet deposits:** Although many apartment complexes allow pets, they may require a deposit. Pet deposits can range anywhere from \$100 to \$300 per pet, and either all or a portion is nonrefundable. Service animals are not considered pets and are not required to pay pet deposits.

## **Market Rate vs. Subsidized Housing**

Before moving on to Step 3, you will need to determine if you can afford market rate housing or if you will need to find housing that is subsidized. Many people with disability incomes cannot afford market rate housing unless they share expenses with someone, and even then it is sometimes too expensive.

**Market Rate Housing:** Most types of rental housing listed in newspapers and online, including apartments and single-family homes, are considered market rate rental housing. Market rate housing is privately owned housing with rents determined by what the property owner deems reasonable. What is considered reasonable is dictated by the market or local economy and varies by location.

**Subsidized Housing** - Subsidized housing is housing that has financial support to make it more affordable to lower-income tenants. The amount of rent a tenant pays is generally calculated based on their income. A description of the many different types of subsidized housing can be found in Chapter 3.

### **Shared Housing**

Shared housing can be an economical way to establish yourself so that you can save the money necessary to afford your own apartment or home. The difference in price between a one-bedroom apartment and two-bedroom apartment is often small. Pooling two incomes to rent a two-bedroom apartment can make housing more affordable.

Finding a roommate can be a difficult task, but one of the best ways is through word of mouth. Ask your friends if they know anyone who is looking for a roommate. Your place of worship, volunteer groups or clubs may also be resources. The more people you meet and the more activities in which you participate, the greater your chance of meeting a possible roommate. Your local chapter of The Arc or your community guide may also be able to help.

You can also read the classifieds, and explore online roommate-matching services, but caution is advised when you are dealing with strangers.

## **STEP 3: Conduct Search**

Once you have determined your housing needs and how much you have to spend, it is time to start your search. Most apartments and homes listed for rent in the newspaper and on the Internet are market rate housing. Finding a subsidized apartment takes a bit more work.

Section 8 Tenant-Based Vouchers, administered by Public Housing Authorities (PHAs) provide choice and flexibility, as the recipient can select any apartment that meets the program criteria. In most communities, there is a long wait for a voucher, but, if you are looking for subsidized rental housing, it is worth getting on the waiting list as soon as possible if the PHA is accepting applications. See Chapter 3 for a detailed explanation.

To conduct your search, obtain a listing of subsidized or affordable apartment complexes in your community. These can be found on the Internet, or obtained from the LME-MCO Housing Specialist, The Arc Housing Resource Service Coordinators, or your community guide. If you have access to the Internet, there are several online search tools that allow you to search by location, price, bedroom size, and other features.

### Online Housing Resources

- ❖ **N. C. Housing Search:** The website, [www.nchousingsearch.com](http://www.nchousingsearch.com), is a statewide search tool that allows you to search by location, size and price. Some listings include information on accessibility and transportation.
- ❖ **N. C. Housing Coalition:** The Coalition's website, [www.nchousing.org](http://www.nchousing.org), includes county-specific housing directories for all 100 counties. Select "Need Help?" and then "housing by location."
- ❖ **N. C. Housing Finance Agency:** The agency's website, [www.nchfa.com](http://www.nchfa.com), includes a housing resource directory and affordable apartment locator. Select "home buyers, homeowners, and renters" and then "housing locators".
- ❖ **N. C. Division of Aging and Adult Services:** The division's website, [www.ncdhhs.gov/aging](http://www.ncdhhs.gov/aging), includes a housing locator, predominantly for people over 55, but includes some housing open to younger people with disabilities. Scroll down and select "elder housing locator".
- ❖ **U.S. Department of Housing and Urban Development HUD:** The department's website, [www.hud.gov](http://www.hud.gov), contains a listing of privately owned subsidized housing. Select "rental assistance" and then "search for an apartment".
- ❖ **USDA Rural Development:** The agency's website, [www.rurdev.usda.gov](http://www.rurdev.usda.gov), contains a listing of multifamily and elderly properties in rural communities across North Carolina. Select "find rural rentals".

Unfortunately, there is no one place that lists available apartments. It is necessary to call each apartment complex to ask if they have any vacancies, how long their waiting list is, and how much they charge for rent. Most places will have a waiting list, so you also want to ask what the process is to get on the list. There is a search record on page 8.5 to help you keep track of the information you gather.

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.

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.

## **STEP 4: Secure an Apartment**

Once you have visited several properties and selected an apartment you like, it is time to submit an application.

### **Application process**

Property owners and management companies have different application processes, but there are common application components that you should be prepared to address. These include:

- ❖ Income verification
- ❖ Credit check
- ❖ Rental history check
- ❖ Criminal background check

You also may be required to pay an application fee. Call ahead so you know how much you will need to pay and what documentation you will need to bring.

Once you submit your application, the property management company will review it and conduct the background checks and verifications listed above. You will then be notified if your application has been accepted and asked to come in to sign the lease. If no unit is available, your name may be placed on a waiting list. Federal law prohibits housing discrimination based on your disability, but it is legal for a housing provider to turn down rental applicants who have bad rental history, poor credit, or criminal history.

### **Know Your Rights**

The Fair Housing Act prohibits housing discrimination based on your race, color, national origin, religion, sex, familial status, or disability. Regardless of whether you live in private or public housing, property owners cannot ask you about your disability or how your disability was acquired. You also have the right to ask for a reasonable accommodation in the application process and requirements if needed because of your disability. For more information see Chapter 6.

### **Signing a Lease**

Once your application has been approved, it is time to sign your lease. However, before you sign, it is important to make sure the apartment meets your needs. Does it have the accessible features you need? Is the location convenient and in a safe neighborhood? If you are not sure, it may be a good idea to visit the property again and if possible visit the actual unit in which you will be living.

Most apartment leases are for one year. Carefully review all the important terms and conditions of the tenancy before you sign the lease. Your lease or rental agreement may contain restrictions on guests, pets, making changes to your unit, and other provisions.

Some property owners require renters to purchase renters insurance, while others just recommend it. Renters insurance covers all of the tenant's belongings in the event of theft or damage caused by other people or natural disasters. The property owner's insurance policy will not cover a resident's losses. In North Carolina, renters insurance averages \$60-75 per year for minimum coverage.

## **STEP 5: Be a Responsible Tenant**

It is important to pay your rent on time, take care of your apartment, and follow the rules outlined in your lease in order to avoid eviction. Some common lease rules include:

- ❖ Overnight guests are not allowed to stay more than a specified number of nights.
- ❖ Tenant must follow all the rules and regulations of the apartment complex.
- ❖ Tenant is expected to report all maintenance issues to appropriate agency staff.
- ❖ Tenant will be responsible for any damage(s) to their unit which is not normal wear and tear.
- ❖ Tenant must keep their apartment in a clean and sanitary manner.
- ❖ Tenant and their guests must not make noise (loud music, television, parties) that disrupts the rights or comforts of others.

If you have, or foresee, difficulty in paying your rent, it is best to contact the property owner or manager in advance and attempt to work out a payment agreement. See Chapter 7 for additional resources that might be able to help.

Tenants living in subsidized housing are protected under North Carolina landlord-tenant laws, and may also have some additional protection under the rules that cover the particular type of housing in which they are living.

If you are facing eviction or loss of your subsidy, it is important you know your legal rights. For information and assistance, contact:

**Legal Aid of North Carolina**  
(866) 219 5262  
[www.legalaidnc.org](http://www.legalaidnc.org)

## CHAPTER 3: SUBSIDIZED RENTAL PROGRAMS

There are many types of subsidized housing in North Carolina including: Public Housing, Section 8, Low-Income Housing Tax Credit and USDA Rural Development housing.

Much of this chapter will focus on the Housing Choice Voucher Program (Section 8), a major federal housing program to assist very low-income families, the elderly, and people with disabilities to afford decent, safe, and sanitary housing. This housing program began as the Section 8 Program in the 1970s; however, it is now officially the Housing Choice Voucher Program. Section 8 is still the more commonly used term, so to avoid confusion this guide will use this more familiar term. The three main program components of the Section 8 Program are: tenant-based vouchers, project-based rental assistance and homeownership assistance. Tenant-based vouchers are the most common type and are generally what people refer to when they say Section 8. This chapter will cover both tenant-based vouchers (including specialty tenant-based vouchers for people with disabilities) and project-based Section 8. Homeownership assistance will be addressed in Chapter 4.

There are many technical and programmatic terms that are used in Section 8 and other subsidized rental housing programs that may be confusing to readers. The definitions are provided here as background information, however, the agency administering the specific housing program will provide more detailed information on the different figures and calculations.

### Terms You Should Know

#### **Area Median Income**

Most subsidized housing programs are targeted to people with low, very low, and extremely low incomes relative to other people in their area. Each year, the U.S. Department of Housing and Urban Development (HUD) calculates what is called “area median income” (AMI) for cities and counties around the country. Households with limited income are then classified into the following income categories:

- ❖ **Low-income:** households at or below 80% of the area median income
- ❖ **Very low-income:** households at or below 50% of the area median income
- ❖ **Extremely low-income:** households at or below 30% of the area median income

Area median income varies widely across the state, and therefore so do the income limits for each of the low, very low and extremely low-income categories. See example below for a one-person household in two different North Carolina counties.

	<b>Mecklenburg County</b>	<b>Halifax County</b>
Area Median Income	\$67,200	\$44,000
Low-Income	\$37,650	\$28,500
Very Low-Income	\$33,600	\$22,000
Extremely Low-Income	\$20,160	\$13,200



### **Adjusted Household Income**

To determine how much someone pays for rent, HUD looks at a household's income and assets and calculates their adjusted household income. This is a household's gross income minus certain allowances and deductions permitted by HUD for dependents, disability, childcare, disability assistance and medical expenses.

### **Total Tenant Payment (TTP)**

Total Tenant Payment is the portion of the rent paid by a household participating in the Section 8 Program. It is based on the household's income and is generally equal to either 30 percent of the household's adjusted monthly income or 10 percent of their monthly gross income, whichever is greater. For tenant-based vouchers the TTP is usually between 30 and 40 percent of the adjusted household income. There may also be a minimum rent set by the PHA.

### **Utility Allowance**

The Utility Allowance is an estimate of the average monthly utility bills (excluding phone and pay television) for an energy conscious household. This is not paid directly to the tenant, but is used to reduce the tenant's share of the rent paid to the property owner. PHAs subtract the utility allowance from the amount of rent the tenant must pay to the owner. The savings are then available for the tenant to pay for their utilities. In the voucher program, very low and extremely low-income households may receive a Utility Reimbursement Payment from the PHA when the family's Total Tenant Payment (TTP) is lower than the Utility Allowance.

*Note: People with disabilities can ask for a higher utility allowance as a reasonable accommodation if their utility bills are higher because of their disability, for example if they have medical equipment that uses electricity.*

### **Fair Market Rents (FMRs)**

Fair Market Rents are gross rent estimates set each year by HUD for geographic areas around the country. FMRs include rent and utility costs and are calculated based on the cost of standard quality rental housing units in each area. HUD uses the FMR to determine how much it will pay for a rental unit.

### **Payment Standard**

Payment Standards are used by PHAs to calculate the maximum amount of housing assistance an individual or family will receive. Payment Standards are based the amount generally needed to rent a moderately-priced dwelling in the local housing market. Each PHA must adopt a schedule of Payment Standards for its area at 90-110 percent of the FMR for various unit sizes in the area.

### **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 federal housing programs funded by HUD. For a complete listing see Appendix 1 or go to [www.hud.gov](http://www.hud.gov)

## Housing Assistance Payments (HAP)

The Housing Assistance Payment is the PHA's payment to the owner on behalf of a tenant with a voucher. It is equal to the lower Payment Standard minus the Total Tenant Payment (TTP) or the gross rent minus the TTP. Gross rent equals the rent paid to owner plus any utility allowance.

Example	
Gross Rent	\$650
Total Tenant Payment	- \$273
Housing Assistance Payment	= \$377

## What is a Household?

HUD defines a household as: All the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household.

## Public Housing

Public Housing is a federally subsidized housing program for low-income families and individuals. The U.S. Department of Housing and Urban Development (HUD) allocates federal funds to local Public Housing Authorities (PHAs) that manage the Public Housing program at the local level.

Public Housing comes in all sizes and types, from scattered single-family houses to high-rise apartments; however, it is often a block of purpose-built apartments that are sometimes referred to as "projects." In the past, Public Housing has had a reputation for violence and drug use, especially in larger urban areas. However, numerous federal, state and local programs have helped to diminish criminal activity inside Public Housing and altered who is entitled to live there.

### **Eligibility**

Public Housing is limited to families and individuals earning below 80 percent area median income. Specific income limits are set by HUD and vary by geographic area. You may be eligible for Public Housing at one PHA but not at another. The PHA serving your community can provide you with the income limits for your area and family size. You can also find the income limits on the HUD website ([www.hud.gov](http://www.hud.gov)) by entering "income limits" in the search box. In addition to annual income, eligibility is based on whether you qualify as elderly, as a person with a disability, or as a family, and on your U.S. citizenship or eligible immigration status. If you are eligible, the PHA will also check your references to make sure you and your family will be good tenants.

### **How Much Will You Pay**

Residents in Public Housing pay a percentage of their monthly income for rent. The PHA uses a formula to calculate rents, but typically, residents pay about 30 percent of their monthly income.

### **How to Apply**

To apply for public housing, contact your local PHA. A list is provided in Appendix 1. In many areas, the demand for housing assistance often exceeds the limited resources available and long waiting periods are common. Some PHAs have preferences for people with disabilities that allow you to move more quickly up the list. Be sure to ask when you apply.

#### **Selection Preferences**

Each PHA has the discretion to establish preferences on their waiting list for both Public Housing and Section 8 to reflect the needs in its own community. These preferences will be included in the PHA's written policy manual. You should ask what preferences they honor so you will know whether you qualify for a preference. Some common preferences are for persons who are elderly, disabled, homeless, rent-burdened, victims of domestic violence or displaced by disaster.

**If your PHA does not have preferences - advocate for them!**

## **Section 8 Tenant-Based Vouchers**

The Housing Choice Voucher Program, or Section 8 is a major federal housing program to assist very low-income families, the elderly, and people with disabilities to afford safe, decent housing. Like Public Housing, Section 8 is funded by the U.S. Department of Housing and Urban Development (HUD), and is administered locally by Public Housing Authorities (PHAs).

In contrast to Public Housing, with tenant-based Section 8 vouchers participants choose their own housing unit from the private rental market. The individual or family is free to choose any housing that meets the requirements of the program, including apartments, townhomes, and single-family homes, and is not limited to units located in subsidized housing projects. A major advantage of the tenant-based program is that participants can select housing that is fully integrated into the community and that meets their individual preferences and needs.

The PHA administering the program issues an eligible tenant a voucher and the tenant is responsible for finding a suitable housing unit where the owner agrees to rent under the program. Rental units must meet price guidelines and be inspected by the PHA for health and safety standards.

A housing subsidy is paid to the property owner directly by the PHA on behalf of the participating tenant. The tenant then pays the difference between the actual rent charged by the property owner and the amount subsidized by the program.

This housing voucher is portable. Once a tenant's lease is expired, the tenant can move their rental assistance to another unit. Within certain guidelines the tenant may also choose a unit in another county or elsewhere in the United States. This is called "porting."

There is no time limit for a person with a disability to receive Section 8 assistance so long as they abide by the program rules and regulations and remain eligible based on their income and other criteria.

The Section 8 Program is a very valuable resource for people with disabilities. Not only does the program provide access to affordable housing, it also promotes good quality housing, housing choice and community integration.

### **Eligibility**

Eligibility for Section 8 tenant-based vouchers is based on the total annual gross income and family size and is limited to U.S. citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50 percent of the area median income for the county or metropolitan area in which the family chooses to live. See page 3.1 for information on area median income.

### **How Much Will You Pay**

The PHA 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. The tenant may choose a unit with a higher rent than the Payment Standard and pay the difference.

### **How to Apply**

Individuals and families may apply at a local public housing authority (PHA) that administers this program. To find a participating PHA near you, see Appendix 1. When you contact the PHA, be sure to ask if they have a preference on their waiting list for persons with disabilities, and if they have any vouchers reserved specifically for persons with disabilities.

### **Live-In Aide Rules**

PHAs must allow live-in aides as a reasonable accommodation when needed and exclude the live-in aide's income when calculating 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 as an aide based on criminal or drug history, and establish policies on what documentation is needed to approve a relative as a live-in aide.

**Reasonable Accommodation** See Chapter 6 for more details.

- ❖ If a person with a disability is unable to find a suitable unit at the price set by the PHA, they 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 that all correspondence from the PHA go to 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.

### **Non-elderly Disabled (NED) Vouchers**

NED vouchers, sometimes referred to as Mainstream vouchers, are a subset of Section 8 tenant-based vouchers that are specifically targeted for persons with disabilities. These vouchers are similar to the standard tenant-based vouchers described above. They have the same eligibility requirements and application procedures. The only difference is that NED vouchers are specifically for tenants with disabilities. As with the standard tenant based vouchers, it is the tenant's responsibility to find a unit that meets their needs. The same cost and quality guidelines apply. The PHA executes a similar contract with the property owner and makes the same subsidy payments on behalf of the tenant. As with the standard tenant-based vouchers, the NED vouchers are "portable" and may be used elsewhere, in accordance with program guidelines.

Applicants are selected from the PHA's Section 8 waiting list, so interested persons with disabilities should contact their local PHA and fill out an application for the Section 8 tenant-based voucher program. When a NED voucher becomes available, the PHA issues the voucher to the next person on the Section 8 waiting list who has a disability.

PHAs must apply to HUD for specific funding for these vouchers and many PHAs have chosen not to participate in the NED voucher program.

### **Advocacy Note**

*PHAs need to apply to HUD for specific funding for these specialty vouchers for people with disabilities. They are not required to participate, and many PHAs have chosen not to participate in the NED voucher and other optional voucher programs.*

**Advocates should contact their local PHA and ask if it has any of these specialty vouchers and if not, strongly encourage it to apply.**

## Applying For A Tenant-Based Voucher

### **Step 1** Initial Application

Fill out a Section 8 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 your 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 have a certain number of days (usually 60-120 days) to find a suitable unit. The PHA may provide you with 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 are 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.

### **Resource**

“Section 8 Made Simple: Using the Housing Choice Voucher Program to Assist People with Disabilities” is an excellent resource published by the Technical Assistance Collaborative. It can be found on their website at [www.tacinc.org](http://www.tacinc.org).

## Project-Based Section 8

Project-based rental assistance is another type of federal housing assistance under the Section 8 Program. Through this program, rental assistance is tied to a specific housing unit or building. To receive project-based rental assistance, a household is required to live in designated housing. When the tenant moves, the project-based rental subsidy stays with the unit and is available to the next eligible person who moves into the residence.

PHAs contract with certain apartment owners who agree to construct or rehabilitate housing units, and in exchange, the PHA agrees to subsidize the units. The PHA pays the owner the difference between 30 percent of family income and the gross rent for the unit. A PHA does not get additional funding from HUD for this program, but it can use up to 20 percent of its Section 8 vouchers for project-based assistance. Supportive housing projects for the elderly or people with disabilities are examples of projects that a PHA might choose to support with project-based rental assistance.

Residents of housing units that are funded in part by these project-based vouchers who decide to move after one year, may be able to receive a tenant-based voucher from the Public Housing Authority, if one is available. Ask your local PHA for more information.

### Eligibility

Project-based vouchers have similar income and other eligibility criteria to the other Section 8 vouchers. See page 3.5.

### How Much Will You Pay

Residents living in an apartment with project-based rental assistance pay a percentage of their monthly income for rent. The PHA uses a formula to calculate rents but, typically residents pay about 30 percent of their monthly income toward rent and utilities.

### How to Apply

Applicants can either apply directly at the property that has project-based Section 8 vouchers or be referred by their local PHA. Ask your local PHA for a listing of the properties with project-based Section 8 and what are the application procedures. Application procedures can vary from place to place and even project to project. For a list of PHA's see Appendix 1.

## Other Subsidized Options

### Supportive Apartments

Supportive apartments are generally independent apartment units targeted specifically for persons with disabilities that have some supportive services such as help with transportation, budgeting and shopping included for the residents. These apartments are not required to be licensed and do not have full-time staffing. They are owned and operated by private agencies such as The Arc of North Carolina and often have project-based rental assistance so the tenant pays 30 percent of their income.

To locate this type of supportive housing, ask your Community Guide, LME-MCO Housing Specialist, local housing coordinator, access DHHS Bed availability database at [www.ncdmh.net/bedavailability/](http://www.ncdmh.net/bedavailability/) visit [www.hud.gov](http://www.hud.gov) or [www.nchousing.org](http://www.nchousing.org).

### **Low-Income Housing Tax Credit Apartments (LIHTC)**

The Low-Income Housing Tax Credit Program is a vehicle by which the federal government funds the construction of new or renovated rental housing for low-income households. In North Carolina there are about 2,000 apartment units created under this program each year. Rental housing built under this program must be affordable to and occupied by households with incomes equal to or less than 60 percent of the area median income. Some of the LIHTC properties have project-based rental assistance, however all apartment complexes funded under the LIHTC program must accept otherwise qualified applicants that have Section 8 vouchers. If you have a voucher, LIHTC apartment complexes are a good place to look. These complexes are also often a good source for accessible apartments.

To locate an apartment funded under this program, go to [www.nchousingsearch.org](http://www.nchousingsearch.org) or visit the North Carolina Housing Coalition website at [www.nchousing.org](http://www.nchousing.org) and select “Need Help?” and then “housing by location.”

### **Targeted and the Key Program**

Since 2004, 10 percent of the units in LIHTC developments in North Carolina have to be targeted to persons with disabilities. The state-funded Key Program provides operating assistance to make these targeted units affordable to persons with disabilities until the tenant receives a Section 8 tenant-based voucher. Generally, applicants are required to have a disability source of income (SSI or SSDI), and to apply for a Section 8 voucher if the waiting list is open. Affiliated agencies refer qualified tenants to the targeted units and works to assure that tenants in these units have access to the services they may need to live successfully in the community. Self-referrals are not accepted.

For additional information about Targeted Units and the Key Program ask your service provider if they are a referral agency, or check with your regional housing coordinator at The Arc of NC for a list of eligible properties in your area.

### **USDA Rural Development Program**

The U.S. Department of Agriculture (USDA) Rural Development Multifamily Housing Program offers affordable housing for very low and low-income tenants in rural areas. This is done through two types of project-based subsidy.

- ❖ Interest Credit subsidies are given to borrowers (property owners), who then use the savings from the lower interest rate to charge lower rents for the apartments.
- ❖ Rental Assistance subsidies are available to tenants of designated apartment complexes or portions of apartment complexes to assist in meeting their housing costs. The tenant pays 30 percent of their adjusted family income towards housing. If the amount paid by the tenant is lower than the established basic rent, then the tenant would qualify for Rental Assistance and the government would pay the difference to meet basic rent.

To find Rural Development properties in your area, call **(800) 670 6553** or go to [www.rurdev.usda.gov](http://www.rurdev.usda.gov) and select “Find Rural Rentals.”



# 10 Steps to Home Ownership

1. Education
2. Housing Counseling
3. Credit Review and Repair
4. Pre-qualification
5. Home Selection
6. Contract
7. Financing
8. Home Inspection
9. Closing
10. Post Purchase Counseling

## CHAPTER 4: HOME OWNERSHIP

### Introduction

Buying a home is a major investment, and it is essential for the potential buyer to consider carefully if homeownership is truly a desirable possibility. Although there are many benefits to homeownership, including added security, independence and asset building, there are also added responsibilities, such as maintenance, taxes and insurance. It is important that the buyer is prepared to make a long-term commitment to a home, and be prepared for the time and effort involved in being a homeowner. It is also important to be prepared to pay the costs of home maintenance, property taxes and other expenses.

The primary barrier to homeownership for people with disabilities is low income. How much a person can afford depends primarily on income, credit rating, current monthly expenses, down payment and the interest rate. A housing counselor is a valuable resource to guide you through the process.

### What Is A Housing Counselor?

A housing counselor works one-on-one with potential homebuyers to provide guidance throughout the home buying process. Housing counselors are knowledgeable about affordable mortgage products, down payment assistance and other programs and can link buyers with realtors, lenders and others. A housing counselor can help with budgeting and establishing savings programs, as well as with evaluating a person's readiness for buying a home and addressing barriers to homeownership such as poor credit history.

If you think buying a home is the best options for you or would like more information on whether this is a reasonable option, it is strongly recommended you contact a housing counselor.

To find a housing counselor in your area, see Appendix 2, call **(800) 569 4287**, or visit HUD's website at [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm)

### **Predatory Lending**

Every potential homebuyer should be familiar with predatory lending practices to avoid being trapped in an undesirable loan. Predatory lending is lending that is much more expensive than justified by the risk associated with the loan. Characteristics include excessive fees, high interest rates, and terms that do not have any benefit to the borrower, but rather trap the borrower in a cycle of debt. Predatory lending is illegal in North Carolina. For more information contact: The Center for Responsible Lending at (919) 313 8500 or at [www.responsiblelending.org](http://www.responsiblelending.org).

## **Homebuyer Assistance Programs**

There are programs designed to help make buying a home easier, although all programs have minimum income requirements to qualify for a home mortgage. You must also have a certain amount of savings (usually at least \$1,000) to help cover initial fees. Lenders also generally require at least 12 months of clean credit history, which means in part that you have paid your rent and other bills on time and do not have any outstanding judgments.

### **North Carolina Housing Finance Agency**

The North Carolina Housing Finance Agency (NCHFA) offers a variety of homebuyer assistance programs for first-time homebuyers. If you meet NCHFA's income requirements, which vary by county and are based on family size, you may be eligible for:

- ❖ A below market interest rate mortgage
- ❖ Down payment assistance up to 5% of the mortgaged amount
- ❖ A mortgage credit certificate

For more information on these programs, contact a housing counselor, or the NCHFA at (919) 877 5700 or [www.nchfa.com](http://www.nchfa.com).

## **Section 8 Homeownership**

HUD regulations now permit Section 8 tenant-based vouchers to be used to help purchase a home. Public Housing Authorities administering Section 8 programs have the option of participating in the homeownership program, but HUD does not mandate it. As of 2015, in North Carolina there are 42 PHAs participating in the program, although not all are active in assisting tenants to purchase a home.

To participate in the homeownership voucher program, you must be a current participant in the Section 8 tenant-based voucher program. Ask your local PHA for any additional eligibility requirements. Most require you to have been a renter for several years with a demonstrated ability to pay rent regularly. Generally, the family must also attend and satisfactorily complete a housing counseling program.

The PHA uses the same voucher payment schedule as the tenant-based rental vouchers to determine the amount of the mortgage subsidy offered. This homeownership assistance has a limit of 10-15 years, however, there is no time limit for receiving assistance under this program for an elderly household or a household headed by a person with a disability.

**Note:** If a PHA does not regularly offer the homeownership option, a person with a disability may be able to request a reasonable accommodation if no appropriate rental unit is available.

For a complete listing of participating PHAs see Appendix 1 or go to [www.hud.gov/offices/pih/programs/hcv/homeownership](http://www.hud.gov/offices/pih/programs/hcv/homeownership).

### **Habitat for Humanity**

Habitat for Humanity is a private non-profit organization with over 80 affiliates in North Carolina. Habitat's goal is to provide homeownership for low-income families and individuals. Individuals are eligible to purchase a home by assisting, with family and friends, in building their own home and the homes of other Habitat families as part of their "sweat equity" agreement. Selection for the program is based on the applicant's need for housing, ability to pay, and willingness to partner. The application process takes three to six months, and the sweat equity requirements take three to nine months. From the date of orientation to the time of house closing, the process generally takes one year.

For more information on Habitat for Humanity and to find a local affiliate, visit their website at [www.habitat.org/local](http://www.habitat.org/local) or call (800) 422 4828.

### **USDA Single Family Housing Section 502 Direct Loans**

USDA Rural Development's Section 502 Direct Loan Program provides a path to homeownership for low and very-low-income families living in rural areas. These loans target borrowers with low incomes, sometimes below 50 percent of area median income, and offer repayment terms longer than 30 years.

To learn more about Section 502 Mortgages and to find a USDA Rural Development office near you, visit [www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans/nc](http://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans/nc) or call (919) 873 2000

### **Neighborhood Assistance Corporation of America (NACA)**

NACA is a national non-profit community advocacy and homeownership organization with offices in Raleigh and Charlotte. NACA's primary goal is to build strong, healthy neighborhoods in urban and rural areas through affordable homeownership. NACA offers an affordable mortgage program for low and moderate-income people, property renovation assistance, and counseling and assistance for people facing foreclosure.

For more information, visit their website at [www.naca.com](http://www.naca.com) or call (888) 302 NACA

## **Homeowners Home Repair and Rehabilitation**

Generally, these programs are for homeowners who may need repairs to ensure that their home is structurally sound with working heating, plumbing, electrical and roofing. Some programs, however, will assist renters with disabilities who need modifications to make their unit accessible. In addition to the programs below, some chapters of Habitat for Humanity also offer repair assistance.

### **Single-Family Rehabilitation Program**

If your home needs major repairs and your income is below 80 percent of the area median income, you may be able to get help from a local organization in your community through the Single-Family Rehabilitation Program. The North Carolina Housing Finance Agency makes funds available to local agencies for the rehabilitation of single-family homes owned and occupied by people with low-incomes who are elderly or who have disabilities. If you qualify, you could receive funds in the form of an interest-free loan that is forgiven over time to pay for the necessary rehabilitation of your home. The local organization providing the loan would contract and supervise the work for you.

### **Urgent Repair Program**

If you need emergency repairs, you are elderly or have special needs, and your income is below 50 percent of the area median income, you may be able to get help through the Urgent Repair Program. The North Carolina Housing Finance Agency provides funds to local agencies to fix problems that threaten your life or safety, such as failing septic systems, dangerous heating systems, or rotten floors. The program can also pay for ramps and other accessibility modifications that enable you to continue living in your home. As a homeowner, you may qualify for an Urgent Repair grant if you are elderly, have a disability, are a single parent, have a household of five or more, or have children with elevated blood lead levels.

To find a local organization in your area that offers these programs, call NCHFA at (919) 877 5700 or visit their website [www.nchfa.com](http://www.nchfa.com) and look under resources for homeowners.

### **Weatherization**

The Weatherization Assistance Program helps low-income North Carolinians save energy and reduce their utility bills. The program is administered through the Division of Energy, Mineral & Land Resources in the N.C. Department of Environment and Natural Resources. The mission of the Weatherization Assistance Program is to improve energy efficiency and household safety, and to educate the public about maintaining energy efficiency. The program's focus is on the elderly, people with disabilities, families with children, high energy users, and the energy burdened.

Weatherization assistance is available for single-family homes, apartments, condominiums and mobile homes. You do not have to own your own home to be eligible. Renters must have written permission from their landlord.

For more information, please call (919) 707 9198 or visit [portal.ncdenr.org/web/lr/weatherization-assistance](http://portal.ncdenr.org/web/lr/weatherization-assistance)

## CHAPTER 5: GROUP LIVING

### **Group Living Options**

Group living remains an option for some people with intellectual and developmental disabilities (IDD), even though national and state trends are toward more independent choices. This chapter provides definitions and contact information for the various group living options in North Carolina.

### **Alternative Family Living**

Alternative Family Living (AFL) is a type of supportive housing in which a person with an IDD resides with a family other than their own in order to receive habilitative care. AFLs are operated under the supervision of a provider agency and licensed by the State if more than one adult is living in the same home. The provider is paid from the residents' Supplemental Security Income (SSI) or Social Security Disability Income (SSDI), plus Medicaid or state-funded service dollars. Typically, an AFL will require that the individual have an Innovations Waiver. The major advantages of an AFL are that the person with a disability is incorporated into a family structure, and receives highly individualized supports without the disruption of rotating staff.

For more information on AFLs, contact your LME/MCO. You can also directly contact residential provider agencies in your area to see if they offer this service or check the group home listing at [www.ncdmh.net/bedavailability/](http://www.ncdmh.net/bedavailability/) or on the Division of Health Service Regulation (DHSR) website at [www.dhhs.state.nc.us/dhsr/data/mhllist.pdf](http://www.dhhs.state.nc.us/dhsr/data/mhllist.pdf). Homes listed with 5600f licenses are AFLs.

### **Supervised Living**

Supervised Living homes are group living situations for people who need more than periodic support, but who do not need 24-hour supervision. Generally, four or five people share a home that is owned by an agency and agency staff provides routine visits and on-call support. Residents rely on each other for assistance, guidance and peer support. Supervised living homes are not required to be licensed and there is no overnight staff. Residents generally pay a flat fee for room and board. There are only a few supervised living homes in operation across the state. Check with your LME/MCO Housing Coordinator, Care Coordinator, or Community Guide to see if there are any in your area.

### **Group Homes**

Group homes are the most common group living option for adults with IDD in North Carolina. Typically there are five or six residents in each home and the home provides 24-hour personal care, as well as habilitation and other supportive services. Group homes are owned and operated by private agencies and are licensed by the N.C. Division of Health Service Regulation (DHSR). Room and board is typically paid for by a combination of a resident's SSI or SSDI and Special Assistance. Each month, the resident receives a personal needs allowance from the group home operator to pay for incidentals. See page 7.3 for information on Special Assistance.

A complete listing of group homes licensed by the State is available on the DHSR website [www.dhhs.state.nc.us/dhsr](http://www.dhhs.state.nc.us/dhsr). Select “Licensed Facilities” and then “Mental Health Facility Listing by County.” Look for homes licensed as “Supervised Living DD Adult.” Numbers in parenthesis indicate the maximum number of beds for which the home is licensed. An additional listing can be found at: [www.ncdmh.net/bedavailability/](http://www.ncdmh.net/bedavailability/).

### **Intermediate Care Facilities (ICF)**

Intermediate Care Facilities are an intensive, regulated residential service funded by Medicaid to serve individuals with intensive medical or behavioral needs who need more than a typical group home offers, but less than a skilled nursing level of care. Some ICFs are large, such as the State Developmental Centers, but most have six beds. In addition to personal care and habilitation, specialized therapies and active treatment must be provided in an ICF. Staff is awake overnight and provides 24 hour supervision. ICFs are licensed by the State and owned/operated by private agencies.

For information and a listing of ICF facilities contact your LME-MCO, visit [www2.ncdhhs.gov/dhsr/data/icfmr.pdf](http://www2.ncdhhs.gov/dhsr/data/icfmr.pdf) or [www.ncdmh.net/bedavailability/](http://www.ncdmh.net/bedavailability/)

### **Family Care Homes**

Family Care Homes are small assisted living facilities with two to six residents, designed primarily to provide residential care for the elderly. Twenty-four-hour personal care services are provided, but these homes are not required to provide habilitation, community participation, or transportation to work/day programs. These facilities are licensed by the N.C. Division of Health Service Regulation (DHSR), but are overseen by local Department of Social Services. Room and board is paid for by SSI or SSDI and Special Assistance.

A complete listing of all Family Care Homes licensed by the State is available on the DHSR website at: [www2.ncdhhs.gov/dhsr/acls/faclistings.html](http://www2.ncdhhs.gov/dhsr/acls/faclistings.html) or from DHHS at [www.ncdmh.net/bedavailability/](http://www.ncdmh.net/bedavailability/). Most Departments of Social Services and Agencies on Aging also maintain listings.

### **Advocacy Note**

Adult care homes, assisted living residences and nursing facilities typically do not provide opportunities for community involvement or additional supportive services beyond personal care. The Arc believes that in most instances, these are inappropriate housing options for people with IDD.

## **Adult Care Homes**

Adult Care Homes are facilities with seven or more beds designed primarily to provide residential care for the elderly whose principal need is a home with the shelter or personal care their age requires. Twenty-four-hour personal care services (bathing, dressing, grooming, and medication administration) are provided. These facilities are licensed by the N.C. Division of Health Service Regulation, but are overseen by local Departments of Social Services (DSS). Adult Care Homes are not required to provide habilitation, community participation or transportation to work/day programs. Generally room and board is paid for by SSI or SSDI and Special Assistance.

A complete listing of all Adult Care Homes licensed by the State is available on the DHSR website at: [www2.ncdhhs.gov/dhsr/acls/faclistings.html](http://www2.ncdhhs.gov/dhsr/acls/faclistings.html). Most Departments of Social Services and Agencies on Aging also maintain listings.

## **Assisted Living Residences**

Assisted living residences are any group housing and services program for two or more unrelated adults, by whatever name it is called, that makes available, at a minimum, one meal a day, housekeeping services and personal care services. Family Care Homes and Adult Care Homes are examples of assisted living residences.

## **Nursing Homes**

Nursing homes are health service facilities, however named, which have the express or implied purpose of providing nursing or convalescent care for three or more persons. A nursing home provides care for chronic or convalescent patients who need medical and nursing care who, are not sick enough to require general hospital care or special facilities.

A search-able directory of all Nursing Homes licensed by the State is available on the DHSR website at: [www2.ncdhhs.gov/dhsr/acls/star/search.asp](http://www2.ncdhhs.gov/dhsr/acls/star/search.asp).

## **Choosing a Group Home**

When you are choosing a group home or other facility for yourself or a family member, a good place to start is with a list of things that are most important to the person with a disability. Use this list as the foundation for your visit and evaluation of different homes.

Visit several homes so a comparison can be made. For the first visit to each, it would be best to have an appointment to meet with staff and be able to ask specific questions. Afterwards, come back for an unannounced visit so you can see how the place looks and functions when a visitor is not expected. Ask questions to ensure you get the information you need. If answers seem unclear, keep asking questions until you get clarity. Use a binder, folder or notebook to organize the information you collect.

In addition, always remember that if you or your relative becomes unhappy with the first home, a transfer to another group home can be arranged.

# Group Home Resident's Rights

As a person living in a facility, you have rights.

You have the right to:

- ❖ Be treated with dignity
- ❖ Privacy
- ❖ Humane care
- ❖ Freedom from mental and physical abuse, neglect and exploitation
- ❖ Consult with an attorney or advocate
- ❖ Vote
- ❖ Receive treatment
- ❖ Send and receive unopened mail
- ❖ Receive visitors
- ❖ Worship
- ❖ Go outdoors
- ❖ Use the telephone
- ❖ Keep and spend a reasonable amount of money

## Things to Look For

- ❖ Is the overall appearance of the home neat and clean? How does it look? Is it homey and livable or does it have bare walls and few personal items?
- ❖ Does the staff seem focused on encouraging independence or are they “care takers”? Do residents get to make choices (e.g., what to wear, what to eat, what to do for leisure, what time to go to bed)?
- ❖ By what means and how often do the residents get to go out into the community? What transportation is available to residents and are there community resources within walking distance of the home?
- ❖ What is the staff's attitude towards the people for whom they are caring?
- ❖ Do staff treat the residents with respect?
- ❖ Does the residence have good lighting, sprinklers and clearly marked exits?
- ❖ How are medical and other emergencies handled?

See page 8.5 for a detailed listing of questions to ask and things to look for.

## Residents' Rights

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. If you have a concern about your rights, you may contact Disability Rights of North Carolina at the address below.

Disability Rights North Carolina  
3724 National Drive, Suite 100  
Raleigh, NC 27612  
(877) 235 4210 or (919) 856 2195  
[www.disabilityrightsncc.org](http://www.disabilityrightsncc.org)



## Federal Home and Community Based Service Regulation

In 2014, The Centers for Medicare and Medicaid Services (CMS) published new Home and Community Based Service (HCBS) regulations. The new rules are designed to maximize opportunities for people with disabilities to access the benefits of community living, including day and residential services, in the most integrated setting. The rules apply to all Medicaid HCBS waivers, including the NC Innovations Waiver. North Carolina is in the early stages of implementation of these new rules, and must be in full compliance no later than March 2019.

These new standards communicate evolving thinking about the way people with IDD are supported. They emphasize the importance of community inclusion, individual decision making, the dignity of risk, and self-determination. While only Medicaid waiver funded supports will be required to meet these standards, providers of State funded and other supports are being encouraged to move towards these standards.

### The Rule states...

- ❖ The unit or dwelling is occupied under a legally enforceable agreement by the individual receiving services, and the individual has, at the minimum, the same responsibilities and protections from eviction that tenants have under federal, state and local law.
- ❖ Individuals have privacy in their living/sleeping units. Individuals have keys to their own space, and only appropriate staff have copies of their keys.
- ❖ Individuals choose roommates in situations where a unit is shared.
- ❖ Individuals are able to choose furnishing and decorations for their own units, within the limits of the lease or agreement.
- ❖ Individuals have the freedom and support to control their own schedules and activities, and have access to food at any time.
- ❖ Individuals will be able to have visitors of their choosing at any time.
- ❖ The setting is physically accessible to the individual.

*\*\*Modifications or limits can be placed on these rules only when outlined and justified in individual Person Centered Plan. Person Centered Planning should include how to support an individual to make progress that will grant them the rights and responsibilities outlined in the rule.*

To learn more about the HCBS rule visit: NC DHHS [www.ncdhhs.gov/hcbs/](http://www.ncdhhs.gov/hcbs/) or The Arc of US [www.thearc.org/document.doc?id=4596](http://www.thearc.org/document.doc?id=4596).

# CHAPTER 6: FAIR HOUSING

## 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 persons 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 to persons with disabilities

Landlords CAN NOT:	Landlords CAN
Ask what your disability is, 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 are you 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

If you feel you have been discriminated against, you can file a complaint with the N.C. Human Relations Commission and/or with the U.S. Department of Housing and Urban Development. Legal Aid of North Carolina may also be able to help. Your complaint can be made by mail, by phone or on the Internet. With your complaint, be sure to include:

- ❖ Your name and address
- ❖ The name and address of the person about whom you are complaining
- ❖ The address of the house or apartment where the alleged violation occurred
- ❖ A short description and dates of the alleged violation

### **N.C. Human Relations Commission**

The N.C. Human Relations Commission is responsible for enforcing the North Carolina State Fair Housing Act and is substantially equivalent to the Division of Fair Housing within the U.S. Department of Housing and Urban Development. For questions about your fair housing rights or to file a complaint contact:

**N.C. Human Relations Commission**  
1318 Mail Service Center  
Raleigh, NC 27699  
(919) 789 5930 or (866) 324 7474  
[www.doa.nc.gov/hrc/fairhousing.aspx](http://www.doa.nc.gov/hrc/fairhousing.aspx)

### **U.S. Department of Housing and Urban Development (HUD)**

The HUD Office of Fair Housing and Equal Opportunity (FHEO) administers and enforces federal laws and establishes policies that make sure everyone has equal access to the housing of their choice. This includes the implementation and enforcement of The Fair Housing Act. To file a complaint contact:

**Atlanta Regional Office of FHEO**  
U.S. Department of Housing and Urban Development  
40 Marietta Street, 16th Floor  
Atlanta, GA 30303  
(800) 440 8091  
[portal.hud.gov/hudportal/HUD?src=/topics/housing\\_discrimination](http://portal.hud.gov/hudportal/HUD?src=/topics/housing_discrimination)

### **Fair Housing Project**

The Fair Housing Project is a project of Legal Aid of North Carolina. The Project provides outreach and education on fair housing issues, as well as legal representation for individuals who have been discriminated against in housing.

**Fair Housing Project**  
Legal Aid of North Carolina  
224 South Dawson Street  
Raleigh, NC 27601  
(919) 856 2564  
[www.fairhousingnc.org](http://www.fairhousingnc.org)

## **Reasonable Accommodations**

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.

### **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 basic change in the nature of the housing programs available
- ❖ Will not cause harm or damage to others
- ❖ Is technologically possible

### **Examples of Reasonable Accommodations**

- ❖ If an applicant or tenant requires a service animal due to their disability, it is possible to ask for a reasonable accommodation to allow the animal even if the property has a no pet policy.
- ❖ If an applicant has delinquent credit that is linked to their disability, the applicant may be able to receive an accommodation to the property’s standard regulations, especially if the person can demonstrate a change in circumstances, such as participation in supportive services, which will help enable timely rent payments.
- ❖ It also may be possible to ask for a reasonable accommodation if the applicant or tenant has been convicted of a crime due to their disability.
- ❖ Other examples include requesting an assigned parking place, an alternate method of paying rent, and third party notification on all correspondence.

### **Making a Request**

If you or a member of your household needs a reasonable accommodation or modification, submit a request to the property manager or owner. You are not required to disclose the nature of your disability, although you may if you wish. While you can make verbal requests, it is recommended that you make requests in writing, so both you and the property manager have a record of the request. In your written request, be sure to fully describe the required accommodation. See sample letter on page 6.5.

### **Verification and Documentation**

The property manager or owner may require written verification that the requesting tenant has a disability and that the accommodation is necessary to give that tenant equal opportunity to use and enjoy the housing community. Some landlords have a form they will provide to be completed by your doctor. There is also an example letter on page 6.6, if no form is provided.

## Provision of 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.

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 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 advise you in writing and offer an opportunity for you to make a modified request.

### Things to Remember

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

### Resource

The North Carolina Housing Finance Agency publication “Fair Housing for Tenants with Disabilities: Understanding Reasonable Accommodations and Modifications” is an excellent resource. Copies are available on their website at [www.nchfa.com/forms/Forms/ReasonableAccommodation.pdf](http://www.nchfa.com/forms/Forms/ReasonableAccommodation.pdf) or by calling (919) 877 5700.

## 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.

My only source of income is Social Security Disability Income, which I receive by the 5<sup>th</sup> of each month. I would like to request the reasonable accommodation of making rent payment each month by the 5<sup>th</sup>, rather than the 1<sup>st</sup> of the month without penalty.

Please respond in writing to my request for a reasonable accommodation within a 10 days. 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 health care 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

## **Reasonable Modifications**

Reasonable modifications are changes in the physical arrangement of the interior of a housing unit, common spaces, or parking areas to make tasks easier, reduce accidents, support independent living, and allow the person with a disability to have full enjoyment of the premises where they live.

### **This might include:**

- Changes or additions to the structure (e.g., widening doorways or a ramp)
- Installing special equipment (e.g., hand-held showers, grab bars and handrails)
- Adjusting the location of furniture and improving lighting

According to the Fair Housing Act, it is illegal for property owners to refuse to let tenants make reasonable modifications to a house or apartment if the tenant is willing to pay for the changes. The tenant must also restore the apartment or house back to its original condition once they vacate the unit, unless other arrangements are made with the property owner. The request must be considered “reasonable” as defined on page 6.3.

### **Paying for Modifications**

- ❖ If the housing is federally funded (owned or rented) it is the owner’s responsibility to pay for the reasonable modifications.
- ❖ In other types of housing, the tenant is responsible for the cost of the modifications.
- ❖ Agencies such as VR-Independent Living, Area Agencies on Aging, Centers for Independent Living, Urgent Repair Programs and Community Action Agencies may be able to assist with the cost of modifications. See Chapter 7 for contact information.
- ❖ The Innovations Medicaid Waiver can also be used to pay for the purchase, installation, maintenance and repair of some home modifications.

## **Performing Modifications**

- ❖ Often minor changes can be done with the help of family and friends. For example, tacking down rugs, increasing wattage in lamps and moving furniture can make a huge difference in one’s safety.
- ❖ In some communities, volunteer groups and “handyman” programs build home modifications such as ramps and handrails.
- ❖ For more significant changes, professional help is needed. Most professional contractors are not certified specialists in home modification, though they may be quite capable of working with you if you know what you need.

### **When selecting a contractor or home repair company it is recommended to:**

- ❖ Get 3 references on jobs similar to yours
- ❖ Ask to see the contractor’s liability policy
- ❖ Never pay for the entire job in advance
- ❖ Ask for a separation of labor and material in the estimate and bill



## **Making a Request**

If you are requesting permission to make a modification to the premises at your expense, be sure to provide the following with your request:

- ❖ A full description of the intended modification(s)
- ❖ Assurance that required building permits will be obtained
- ❖ Assurance that the modifications will be done in a professional manner
- ❖ An agreement to return the premises to their original state, unless the modification will not interfere with the next tenant's use and enjoyment of the premises
- ❖ An agreement (in some cases) to pay into an interest-bearing escrow account, over a reasonable period, an amount of money not to exceed the cost of the restorations

## **Verification and Documentation**

The verification and documentation requirements and processes are the same for reasonable modifications as for reasonable accommodation. See page 6.3 for details.

### **Things to Remember**

- The property owner must permit, at the expense of the person with a disability, a reasonable modification of the unit that is being occupied by the person.
- The property owner may require the tenant to return the dwelling to its original condition.
- When the tenant is paying for modifications, the tenant is responsible for obtaining any needed building permits, and ensuring that the work is done properly.
- The property owner may ask the tenant to set aside a reasonable amount of money over a period of time in an interest bearing escrow account to pay for the restoration of the unit.

*Much of the information in this chapter was adapted from materials provided by the U.S. Office of Civil Rights.*

## 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 Able Carpenters is willing to discuss this project with you and 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 7: OTHER RESOURCES**

### **EMERGENCY RENT AND UTILITY ASSISTANCE**

Here are a few suggestions on places that either provide emergency rent and utility assistance, or who provide links to such agencies. For the most part these are generic services available to anyone with a low-income.

#### **Department of Social Services (DSS)**

Many local DSS offices provide emergency financial assistance to persons facing eviction, foreclosure or disconnection of utilities. An appointment is often required, so it is recommended to call ahead to schedule and find out what documentation is required. To locate your local office go to [www.dhhs.state.nc.us/dss](http://www.dhhs.state.nc.us/dss) or call (919) 334 1018.

#### **Salvation Army**

Assistance programs are conducted by local Salvation Army offices. Assistance for food, utilities, rent, housing and other needs is determined by need and the availability of resources to meet that need. To locate your local office, call (704) 522 4970 or visit their website at [www.salvationarmycarolinas.org](http://www.salvationarmycarolinas.org)

#### **The United Way**

United Way's 2-1-1 service is available 24 hours a day, 365 days a year to link people to vital services in their community. This service is free and multilingual and helps people find various health and human service resources. Call 2-1-1 or (888) 892 1162 or go to [www.nc211.org](http://www.nc211.org) to search the on-line database.

#### **Community Action Agencies**

There are 36 Community Action Agencies across North Carolina, serving all 100 counties. Their purpose is to assist people with low-incomes to overcome obstacles on the road to self-sufficiency. To locate a local agency, call 919-790-5757 or visit their website at [www.nccaa.net/member-agencies.aspx](http://www.nccaa.net/member-agencies.aspx)

#### **Local Management Entity (LME)/ Managed Care Organization (MCO)**

Some LME/MCOs have funds set aside that can be used for emergency rent or utility assistance. Sometimes they are called Independent Living Funds and other times they are specific funds for intellectual and developmental disabilities. See listing on page 7.9 or go to [www.ncdhhs.gov/providers/lme-mco-directory](http://www.ncdhhs.gov/providers/lme-mco-directory)

#### **Non-profit organizations**

Many communities have local non-profit organizations that assist people with low incomes. Your local DSS or United Way should be able to give you a listing.

### **Utility Companies**

Companies such as Duke Energy have programs to assist those who are having trouble paying their power bills. Contact your local power company to see what options are available to people with disabilities, BEFORE your power is cutoff. In addition to negotiating a payment plan, they may be able to refer customers to other local programs that may be able to help.

Duke Energy	(800) 653 5307
Energy United	(800) 522 3793
Dominion	(866) 366 4357
PSNC Energy	(877) 776-2427

Note: If you are unsuccessful reaching an agreement with your Power Company and feel they are being unfair, you can file a complaint about your power company with The North Carolina Utilities Commission at (866) 380 9816.

### **Faith-Based Organizations**

Faith-based organizations, churches and other places of worship are often also a good source of information and emergency assistance.

### **First in Families of North Carolina**

First In Families (FIF) local Chapters offer support to families and individuals with intellectual and developmental disabilities according to their self-defined needs. Examples of supports include recreational items, home furnishings or modifications, childcare or respite, or repairs to vehicles. FIF local Chapters currently serve 48 of North Carolina's 100 counties. To see if there is a First in Families in your area, call (919) 251 8368 or visit them on the web at [www.fifnc.org/programs/local.html](http://www.fifnc.org/programs/local.html).

## **Special Assistance In-Home Program**

Special Assistance is a state/county program that helps older adults and people with disabilities residing in licensed group homes or adult care facilities pay for their care. Each month the participant receives a personal needs allowance and the remainder goes directly to the home for payment of room and board. Traditionally, Special Assistance has only been available to people residing in licensed facilities. However, in 1999 the NC General Assembly passed a special provision authorizing the Special Assistance In-Home Program (SA/IH).

The Special Assistance In-Home Program recognizes that with sufficient income, adequate housing, necessary health and social services, some individuals may remain safely at home rather than move to a group home or other facility. With SA/IH, a monthly payment is sent to eligible participants to pay for services and products necessary for the health, safety and well-being of the individual. This can be food, shelter, clothing and other daily necessities, as well as housekeeping and meal preparation services, and even some home modifications or equipment.

Each county has a limited number of slots. It is largely utilized by the elderly, however, younger people with disabilities are eligible and encouraged to apply if the additional support would allow them to live more independently.

### **Eligibility**

Individuals are potentially eligible if they are 65 or older, or if they are disabled according to social security guidelines and between the ages of 18 and 65. All applicants must also:

- ❖ Need adult care level of care, but desire to live in their own home
- ❖ Be financially eligible for Medicaid
- ❖ Be able to live safely in their own home, with appropriate services

### **How and Where to Apply?**

Interested individuals can apply for the Special Assistance In-Home Program at their county Department of Social Services. If the applicant is not already receiving Medicaid, they must apply for it, and be found eligible. It is recommended to call your local DSS to confirm that they are participating in the program, ask how long the waiting list is, and what documentation is needed. If eligibility criteria are met, a caseworker will visit the applicant's home setting to determine the individual's strengths, needs, and ability to live at home.

### **Payment Amount**

The maximum amount a recipient can receive in aid is set by the General Assembly. For each individual, their payment is calculated based on their income, and their individual needs to live safely in their own home. This payment may change based on the needs of the individual.

For more information about the State/County Special Assistance In-Home program, contact your local Department of Social Services Adult Services Department or the Division of Aging and Adult Services on the web at [www.ncdhs.gov/assistance/senior-services/state-county-special-assistance-in-home](http://www.ncdhs.gov/assistance/senior-services/state-county-special-assistance-in-home)

## Independent Living Program

The Independent Living (IL) Program of the N.C. Division of Vocational Rehabilitation assists eligible individuals with significant disabilities obtain services that: provide alternative to institutionalization, improve functioning in one's home or community, and help prepare a person for a vocational rehabilitation program. In addition to evaluation, counseling and coordination of resources, typical IL services include:

- ❖ Independent living skills training
- ❖ Home and vehicle modifications
- ❖ Peer counseling and advocacy
- ❖ Rehabilitation engineering
- ❖ Adaptive aids, prosthetics, orthotics
- ❖ Consumer-managed personal assistance services
- ❖ Recreational therapy, leisure activities
- ❖ Communication/environmental control systems

### Independent Living Regional Offices

[www.ncdhhs.gov/assistance/disability-services/independent-living-for-people-with-disabilities](http://www.ncdhhs.gov/assistance/disability-services/independent-living-for-people-with-disabilities)

#### **Albemarle**

702 Henson Street  
Albemarle, NC 28001  
(704) 985 1172

#### **Asheville**

8 Barbetta Drive  
Asheville, NC 28806  
(828) 670 3377

#### **Boone**

245 Winklers Creek, Suite A  
Boone, NC 28697  
(828) 265 5419

#### **Charlotte**

5501 Executive Center Drive  
Suite 101  
Charlotte, NC 28212  
(704) 568 8804

#### **Durham**

4312 Western Park Place  
Durham, NC 27705  
(919) 560 6815

#### **Elizabeth City**

401 South Griffin St.  
Suite 75  
Elizabeth City, NC 27909  
(252) 338 0175

#### **Fayetteville**

155 Eastwood Ave.  
Fayetteville, NC 28301  
(910) 486 1717

#### **Greensboro**

3401-A West Wendover  
Greensboro, NC 27407  
(336) 852 4523

#### **Greenville**

101 Fox Haven Drive  
Greenville, NC 27835  
(252) 830 3471

#### **Hickory**

1261 10th Avenue Lane SE  
Hickory, NC 28602  
(828) 322 2921

#### **New Bern**

2832 Neuse Boulevard  
New Bern, NC 28562  
(252) 514 4806

#### **Raleigh**

4900 Waters Edge Drive  
Raleigh, NC 27606  
(919) 859 8301

#### **Rocky Mount**

Station Square, Suite 163  
Rocky Mount, NC 27804  
(252) 446 0867

#### **Sylva**

100 Bonnie Lane, Suite C  
Sylva, NC 28779  
(828) 586 3455

#### **Wilmington**

3340 Jaeckle Drive, Ste. 210  
Wilmington, NC 28403  
(910) 251 5810

#### **Winston-Salem**

2201 Brewer Road  
Winston-Salem, NC 27127  
(336) 784 2700

## **Assistive Technology**

Assistive Technology (AT) can make everyday activities easier and increase independence. AT is any type of equipment that helps people with disabilities or older individuals be more independent at home, school, work, leisure time, or in community life. This includes, products designed to assist with hearing, vision, speech communication, learning, mobility, recreation/leisure, transportation and daily living. One example is electronic systems that enable people to control various appliances, lights, phone, and security systems in their room, home, or other surroundings.

### **North Carolina Assistive Technology Program**

The North Carolina Assistive Technology Program (NCATP) is a state and federally funded program that provides assistive technology services statewide to people of all ages and abilities. They offer both free and fee-based services including:

- ❖ **Device Demonstration** - Get hands on experience with equipment
- ❖ **Device Loan** - Borrow a device short term to try it out
- ❖ **Device Reutilization** - Find used equipment on the Technology Exchange Post
- ❖ **Training and Technical Assistance** - Receive assistive technology expertise
- ❖ **Public Awareness** - Get a general overview of AT and NCATP services

NCATP also provides information on potential funding resources for assistive technology. For more information call the main office at (919) 859 8360 or visit their website at [www.ncatp.org](http://www.ncatp.org).

### **NCATP Centers**

Charlotte, 704-566-2899  
Elizabeth City, 252-830-8575  
Greensboro, 336-297-2180  
Greenville, 252-830-8575  
Morganton, 828-433-2431  
Raleigh, 919-859-8360

Rocky Mount, 252-446-4330  
Sanford, 919-775-3439  
Sylva, 828-631-9461  
Wilmington, 910-251-7078  
Winston-Salem, 336-716-8030

### **Searchable Assistive Technology Websites:**

- Ability Hub [www.abilityhub.org](http://www.abilityhub.org)  
Abledata [www.abledata.com](http://www.abledata.com)  
Assistivetech.net [www.assistivetech.net](http://www.assistivetech.net)  
Closing the Gap [www.closingthegap.com](http://www.closingthegap.com)  
disAbility Information and Resources [www.makoa.org](http://www.makoa.org)  
Disability Resources.org [www.disabilityresources.org/AT-GENERAL.html](http://www.disabilityresources.org/AT-GENERAL.html)

## **Centers for Independent Living**

Centers for Independent Living (CILs) are private, non-profit, consumer controlled, community based organizations providing services by and for persons with all types of disabilities with the goal of maintaining their civil rights, controlling choices in their lives and promoting the freedom to participate fully in their communities. There are seven Centers for Independent Living in North Carolina. Visit [www.ncsilc.org/centers](http://www.ncsilc.org/centers) for an up to date listing of CILs

### **Disability Partners**

525 Mineral Springs Drive  
Sylva, NC 28779

or

108 New Leicester Hwy  
Asheville, NC 28806  
(828) 298 1977

### **Disability Rights and Resources**

5801 Executive Center Drive, Suite 101  
Charlotte, NC 28212  
(704) 537 0550

### **The Adaptables, Inc.**

3908 Westpoint Blvd Suite B  
Winston Salem, NC 27105  
(336) 767 7060

### **Joy A. Shabazz Center**

221 Commerce Place Suite D  
Greensboro, NC 27401  
(336) 272 0501

### **Alliance of Disability Advocates**

1012 Oberlin Road, Suite 300  
Raleigh, NC 27605  
(919) 833 1117

### **Disability Advocates & Resource Center**

Eastern North Carolina Center for  
Independent Living (ENC-CIL)  
702 A Johns Hopkins Dr.  
Greenville, NC 27834  
(252) 355 6215

### **disAbility Resource Center**

140-A Cinema Drive  
Wilmington, NC 28403  
(910) 815 6618



## Local Chapters of The Arc of North Carolina

*Local chapters are another great resource for information!*

### **The Arc of Alamance County**

PO Box 1275  
Burlington, NC 27216  
(336) 570 0276  
[www.thearcnc.org](http://www.thearcnc.org)

### **The Arc of Beaufort County**

1534 West 5th Street  
Washington, NC 27889  
(252) 946 0151

### **The Arc of Buncombe County**

PO Box 1365  
Asheville, NC 28802  
(828) 253 1255  
[www.thearcbuncombe.org/](http://www.thearcbuncombe.org/)

### **The Arc of Cherokee/Clay**

PO Box 156  
Murphy, NC 28906  
(828) 837 7874  
[www.arcofccnc.org](http://www.arcofccnc.org)

### **The Arc of Craven County**

3601 Trent Road, Suite 5  
New Bern, NC 28562  
(252) 636 3441 Ext. 110  
[www.arccravennc.org](http://www.arccravennc.org)

### **The Arc of Davidson County**

1900 S, Main St  
Lexington, NC 27292  
(336) 248 2842  
[www.arcdavidson.org](http://www.arcdavidson.org)

### **The Enrichment Center - An Affiliated Chapter of The Arc**

1006 South Marshall Street  
Winston-Salem, NC 27101  
(336) 777 0076 x. 1003  
[www.enrichmentarc.org](http://www.enrichmentarc.org)

### **The Arc of Gaston County**

200 East Franklin Boulevard  
Gastonia, NC 28052  
(704) 861 1036  
[www.gastoncountyearc.org](http://www.gastoncountyearc.org)

### **The Arc of Greensboro**

14-B Oak Branch Drive  
Greensboro, NC 27407  
(336) 373 1076  
[www.arcg.org](http://www.arcg.org)

### **The Arc of Harnett County**

59 Parker's Pointe Drive  
Benson, NC 27504  
(919) 291 9364  
[www.thearcofharnettcounty.com](http://www.thearcofharnettcounty.com)

### **The Arc of Haywood County**

407 Welch Street  
Waynesville, NC 28786  
(828) 452 1980  
[www.arcofhaywood.org](http://www.arcofhaywood.org)

### **The Arc of High Point**

153 East Bellevue Drive  
High Point, NC 27265  
(336) 883 0650  
[www.arcofhp.org](http://www.arcofhp.org)

### **The Arc of Mecklenburg County**

3900 Park Road, Suite C  
Charlotte, NC 28209  
(704) 332 4535  
[www.arcmeck.org](http://www.arcmeck.org)

### **The Arc of Moore County**

PO Box 773  
Southern Pines, NC 28388  
(910) 692 8272 or (800) 909 9272  
[www.thearcofmoore.org](http://www.thearcofmoore.org)

### **The Arc of Person County**

PO Box 1182  
Roxboro, NC 27573  
(336) 599 5924

### **The Arc of Rockingham County**

PO Box 5223  
Eden, NC 27289  
(336) 552 8576

**The Arc of Rowan County**

1108 Dorsett Drive  
Salisbury, NC 28144  
(704) 637 1521  
[www.thearcrowan.org](http://www.thearcrowan.org)

**The Arc of Stanly County**

350 Pee Dee Avenue  
Albemarle, NC 28001  
(704) 986 1580  
[www.arcofstanlync.org](http://www.arcofstanlync.org)

**The Arc of Surry County**

PO Box 724  
Mount Airy, NC 27030  
(336) 368 5403

**The Arc of the Triangle, Inc.**

[www.arctriangle.org](http://www.arctriangle.org)

*Durham County Office Location:*

3500 Westgate Dr., Suite 402  
Durham, NC 27707  
(919) 493 8141

*Orange County Office Location:*

208 North Columbia St., Suite. 100  
Chapel Hill, NC 27514  
(919) 942 5119

*Wake County Office Location:*

343 E. Six Forks Rd., Suite 370  
Raleigh, NC 27609  
(919) 832 2660

**The Arc of Union/Cabarrus, Inc.**

[www.thearcisthere.org](http://www.thearcisthere.org)

*Monroe Office Location:*

1653-C Campus Park Drive  
Monroe, NC 28112  
(704) 261 1550

*Cabarrus Office Location:*

12 Cabarrus Avenue East  
Concord, NC 28025  
(704) 788 1616

**The Arc of Wayne County**

1528 Tommy's Rd  
Goldsboro, NC 27534  
(919) 221 4483

**The Arc of Wilson County**

P.O. Box 3943  
Wilson, NC 27895  
(252) 237 8266  
[www.thearcofwilson.org](http://www.thearcofwilson.org)

For updated contact information: [www.arcnc.org](http://www.arcnc.org) or (800) 662 8706

## Local Management Entities/Managed Care Organizations (LME/MCO's)

LME/MCO's are responsible for managing, coordinating, facilitating and monitoring the provision of mental health, developmental disabilities and substance abuse services in the area served. Responsibilities include offering 24/7/365 access to services, developing and overseeing providers, and handling consumer complaints and grievances.

LME/MCO's have **Housing Specialists** on staff to assist persons receiving mental health, developmental disability or substance abuse services in accessing affordable, supportive housing in their communities. Call your local LME/MCO listed below and ask to speak to the Housing Specialist representing your county. Many of them have local housing listings and resources. Updated contact information can be found on the DHHS website [www.ncdhhs.gov/providers/lme-mco-directory](http://www.ncdhhs.gov/providers/lme-mco-directory).

### Smoky Mountain Center

44 Bonnie Lane  
Sylva, NC 28779  
(828) 586 5501  
Access/Crisis Line: (800) 849 6127  
[www.smokymountaincenter.com](http://www.smokymountaincenter.com)

Counties Served: *Alexander, Alleghany, Ashe, Avery, Buncombe, Caldwell, Cherokee, Clay, Graham, Haywood, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Watauga, Wilkes, Yancey*

### CenterPoint Human Services

4045 University Parkway  
Winston-Salem, NC 27106  
(336) 714 9100  
Access/Crisis Line: (888) 581 9988  
[www.cphs.org](http://www.cphs.org)

Counties Served: *Davie, Forsyth, Rockingham, Stokes*

### Cardinal Innovations Healthcare Solutions

4855 Milestone Avenue  
Kannapolis, NC 28081  
(704) 939 7700  
Access/Crisis Line: (800) 939 5911  
[www.cardinalinnovations.org](http://www.cardinalinnovations.org)

Counties Served: *Alamance, Cabarrus, Caswell, Chatham, Davidson, Franklin, Granville, Halifax, Mecklenburg, Orange, Person, Rowan, Stanly, Union, Vance and Warren*

### Partners Behavioral Health Management

901 South New Hope Road  
Gastonia, NC 28054  
(704) 884 2501  
Access/Crisis Line: (888) 235 4673  
[www.partnersbhm.org](http://www.partnersbhm.org)

Counties Served: *Burke, Catawba, Cleveland, Gaston, Iredell, Lincoln, Surry, Yadkin*

**Alliance Behavioral Healthcare**

4600 Emperor Boulevard  
Durham, NC 27703  
(919) 651 8401  
Access/Crisis Line: (800) 510 9132  
[www.alliancebhc.org](http://www.alliancebhc.org)

Counties Served: *Cumberland, Durham, Johnston, Wake*

**Sandhills Center**

1120 Seven Lakes Drive  
West End, NC 27376  
(910) 673 9111  
Access/Crisis Line: (800) 256 2452  
[www.sandhillscenter.org](http://www.sandhillscenter.org)

Counties Served: *Anson, Guilford, Harnett, Hoke, Lee, Montgomery, Moore, Randolph, Richmond*

**Trillium Health Resources**

1708 E. Arlington Blvd.  
Greenville, NC 27858-5872  
(866) 998 2597  
Access/Crisis Line: (877) 685 2415  
[www.ecbhlm.org](http://www.ecbhlm.org)

Counties Served: *Brunswick, Carteret, New Hanover, Onslow, Pender, Beaufort, Bertie, Camden, Chowan, Craven, Currituck, Dare, Gates, Hertford, Hyde, Jones, Martin, Northampton, Pamlico, Pasquotank, Perquimans, Pitt, Tyrrell, Washington*

**Eastpointe**

514 East Main Street  
Beulaville, NC 28518  
(800) 913 6109  
Crisis Line: (800) 913 6109  
[www.eastpointe.net](http://www.eastpointe.net)

Counties Served: *Bladen, Columbus, Duplin, Edgecombe, Green, Lenoir, Nash, Robeson, Sampson, Scotland, Wayne, Wilson*

## CHAPTER 8: TOOLS YOU CAN USE

### HOUSING WISH LIST

*There are many things to think about when you are looking for housing. This worksheet is designed to help you get started.*

**1. Do you want to live alone or with other people?**

- Alone     With a friend (s)     With a group     Not sure

**2. How many bedrooms do you need in your apartment?**

- Studio     One bedroom     Two bedrooms     Not sure

**3. What kind of home do you want to live in?**

- House     Apartment     Group home     Not sure

**4. Where do you want to live?**

- Somewhere quiet     Somewhere busy     Not sure

**5. What is important to you in the location of your 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

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**6. What features are important in your new home?** *Check all that apply.*

- First floor apartment
- On-site apartment manager
- Accessible features such as step-less entry, curbless shower or strobe alarm
- Accepts pets
- Laundry facility
- Other, please list

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**7. What support will you need to live in your own home?**

- Personal care
- Shopping and meal planning
- Bills and managing your money
- Going places in the community
- Other, please list

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**8. How much can you afford to spend on housing (rent and utilities)?**

A. What is your total monthly income? \_\_\_\_\_

B. Multiply the amount in line A by .30. This is the maximum amount you can afford to spend on housing. \_\_\_\_\_

**9. How will you pay for your housing (rent and utilities)?** *Check all that apply.*

- Own money
- Help from parents/friends
- Rental assistance
- Other

**10. Do you need help with your housing search?**

- Yes
- No

Who can help?

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# BUDGETWORKSHEET

## **INCOME** (where my money comes from each month)

Paycheck	
Social Security Money	
Financial help from family and friends	
Other (specify)	
Total Income (add up all the numbers)	

## **EXPENSES** (where my money goes each month)

<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>Personal</b>	
Insurance (health, life)	
Medical (including dental and vision)	
Food (groceries)	
Eating out/snacks	
Clothes and shoes	
Entertainment/recreation	
Donations and 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>	

<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	

Adapted from “*Making the most of your money!*” by The National Endowment for Financial Education and The Arc of the United States.



# HOUSING SEARCH RECORD

Use this form to help you keep track of your search for housing. Each time you call or visit a property, fill in the information below. Be sure to note who you spoke to, if the rent is subsidized and if there is a waiting list.

Date of Search	Name and Address of Property	Contact person	Type of Housing and Number of Bedrooms	Rent Amount	Waiting List	Comments

## GROUP HOME CHECKLIST

If you will be visiting multiple group homes, make several copies of this form so you can use one at each place.

**Group Home Name:** \_\_\_\_\_

### **First Impressions**

- Do you like the location?
- Does it feel/smell like a home or more like an agency or institution?
- Does the staff address residents by their names and interact with them during your tour?
- Does the staff just take care of people or does the environment support choices and flexibility?
- Can you talk with residents about how they like living there and about the staff?

### ***Self-Determination and Personal Choice***

- How does the staff support choices and decisions of the residents?
- Do residents have choices in their rooms and housemates?
- Do residents have the choice not to participate in activities?
- Are residents provided a choice in when and where to eat their meals?
- Can residents decorate his/her room whatever way they would like?
- Do residents have choice in how the common areas are decorated?
- Are residents encouraged to have his/her own checking account?
- Are residents required to go to bed at a certain time?
- How does the agency ensure residents are aware of their rights and comfortable reporting violations?

### ***Family Involvement***

- Are visits with the residents encouraged and welcome at any time?
- Does the home have an area for families to visit and have some privacy?
- How often does the staff communicate with family members?
- Do you automatically notify families of incidents or only if they request information?

### ***Living Area and Accommodations***

- How many of the units are occupied?
- Are the rooms single or double occupancy?
- Are your homes accessible to people with physical disabilities?
- What furniture is provided and what can residents bring from home?
- Are the common areas attractive, comfortable and clean?
- To what extent can the residents leave personal belongings in the common areas?
- Are the responsibilities of residents for the upkeep of the home voluntary or assigned?

## ***Health and Safety***

- Does the residence have good lighting, sprinklers and clearly marked exits? Is there an emergency evacuation plan?
- How are medical emergencies handled?
- Can people keep their current doctor, dentist, psychologist, etc., if they want to?
- Is transportation provided for medical appointments?
- What happens if a resident is ill and unable to attend work or work programs?
- How safe is the neighborhood? What is the crime rate?
- Do other people residing in the group home have a history of aggression, theft, violence such as physical and sexual assault?
- Has your agency had any incidents of abuse, neglect or exploitation within the last 5 years?

## ***Social Relationships and Recreational Activities***

- What types of activities are planned and how often? Who plans the activities?
- Does your agency support residents to develop friendships in the community?
- Are friends of the resident encouraged to visit? Is there opportunity for privacy?
- Do you support the residents to attend religious services of their choosing?
- What transportation is available to residents? For what activities and how often is it available?
- Is the group home near a bus route?
- Are there community resources within walking distance of the home and are residents permitted to walk to them?

## ***Moving In and Finances***

- Is there a waiting list? If so, how long do they estimate it will be for a unit to become available?
- What is involved with the moving in/out process?
- Is there a written statement of residents' rights and responsibilities?
- Is the contract for a specific period of time or month-to-month?
- When may a contract be terminated and what are the policies for transfers?
- Does the facility accept Medicaid? Special Assistance for Adults?

## ***Staff***

- What are the hiring procedures and requirements for eligibility?
- Are criminal background checks, references, and certifications required?
- Is there a staff training program in place and what does it entail?
- What is the staff turnover rate? What does the agency do to encourage staff to stay?
- What is the staff-to-resident ratio during the day? At night? On weekends?
- Within the last three years has your agency dismissed a staff because of abuse, neglect, exploitation or for risking a person's safety?

**Staff and Agency Information: Questions to Ask**

- Describe the mission and vision of your agency?
- How long has your agency been in existence? Is it in good financial health?
- Tell me about your quality improvement plan.
- How do you match housemates?
- To what degree are you willing to develop and create supports if a person does not ‘fit’ into your existing services?
- Would your agency be willing to set up a home to meet the desires of a particular resident?
- What types of violations have your homes received in the last 3 years? What have you done to address the violations? Be specific.
- Would you ask 2 or 3 of the persons you currently support for permission to give me their contact information so I may ask them about their experience with your agency?
- What is your discharge policy? Have you ever initiated discharging someone? If so, what were the circumstances?
- What is your agency’s policy on physical restraints? Restrictive interventions?
- Medication policy? May I have copies of these policies?
- How does your agency support cultural differences?
- Does the facility have a current license displayed?

**Complaints and Problem-Solving**

- Is the administrator, or other appropriate staff person, generally available to answer questions or discuss problems?
- What is the procedure for handling resident or family concerns?
- Is there an appeals process for dissatisfied residents?
- Has the facility experienced any complaints or corrective actions?
- Has the facility ever been sanctioned or fined, or had its Medicare/Medicaid certification suspended?

**Your questions and concerns:**

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**Adapted from:** *Choosing a Provider, A Guide for People with Disabilities, Their Families and Others* by The Arc of Cumberland County, Inc. and *The Directory of Resources 2007-2008* by Resources for Seniors, Inc. by Resources for Seniors, Inc.

## Appendix 1: Public Housing Agencies in North Carolina

This listing is ordered by city. For an updated listing, go to the HUD website at [portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/pha/contacts/nc](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts/nc) or call (800) 955 2232.

PH= Public Housing  
S8= Section 8  
HO= Home Ownership

**Ahoskie Housing Authority (PH)**  
(252) 537 0552  
200 Pierce Avenue  
Ahoskie, NC 27910

**Albemarle Dept. of Public Housing (PH/S8)**  
(704) 984 9580  
300 South Bell Avenue  
Albemarle, NC 28001

**Andrews Housing Authority (PH)**  
(828) 321 5257  
291 Whitaker Lane  
Andrews, NC 28901

**Four Square Community Action (S8)**  
(828) 321 4475  
PO Box 2290  
Andrews, NC 28901

**Asheboro Housing Authority (PH/S8/HO)**  
(336) 629 4146  
338 West Wainman Avenue  
Asheboro, NC 27203

**Asheville Housing Authority (PH/S8/HO)**  
(828) 258 1222  
165 S French Broad Ave.  
Asheville, NC 28801

**Ayden Housing Authority (PH)**  
(252) 746 2021  
4316 Liberty Street  
Ayden, NC 28513

**Beaufort Housing Authority (PH)**  
(252) 728 3226  
716 Mulberry Street  
Beaufort, NC 28516

**Belmont Housing Authority (PH)**  
(704) 825 9376  
51 Flowers Court  
Belmont, NC 28012

**Benson Housing Authority (PH)**  
(919) 894 4710  
1000 S. Williams Drive, Suite 413  
Benson, NC 27504

**Bladenboro Housing Authority (PH/S8)**  
(910) 863 4919  
117 Main Street  
Bladenboro, NC 28320

**Brunswick Co. Housing Authority (S8/HO)**  
(910) 253 2222  
60 Government Center Drive North East  
Olivia, NC 28422

**Northwestern Reg. Housing Authority (PH/S8/HO)**  
(828) 264 6683  
869 Hwy 105 Extension  
Boone, NC 28607

**Brevard Housing Authority (PH)**  
(828) 884 2146  
69 West Morgan Street  
Brevard, NC 28712

**Pender County Housing Department (S8)**  
(910) 259 1208  
805 South Walker Street  
Burgaw, NC 28405

**Burlington Housing Authority (PH)**  
(336) 226 8421  
133 North Ireland Street  
Burlington, NC 27217

**Sandhills Community Action Program**  
(S8/HO)  
(910) 947 5675  
103 Saunders Street  
Carthage, NC 28327

**Chapel Hill Department of Housing (PH)**  
(919) 968 2850  
317 Caldwell Street Extension  
Chapel Hill, NC 27516

**Charlotte Housing Authority (PH/S8/HO)**  
(704) 336 5183  
1301 South Boulevard  
Charlotte, NC 28203

**Clarkton Housing Authority (PH)**  
(910) 863 4919  
10898 South College Street  
Clarkton, NC 28433

**Concord Housing Authority (PH/S8/HO)**  
(704) 788 1139  
283 Harold Goodman Circle South West  
Concord, NC 28025

**Dunn Housing Authority (PH)**  
(910) 892 5076  
817 Stewart Street  
Dunn, NC 28334

**Durham Housing Authority (PH/S8/HO)**  
(919) 683 1551  
330 East Main Street  
Durham, NC 27701

**East Spencer Housing Authority (S8/HO)**  
(704) 637 2284  
206 South Long Street  
East Spencer, NC 28039

**Edenton Housing Authority (PH)**  
(252) 482 8164  
115 Blades Street  
Edenton, NC 27932

**Economic Improvement Council (S8/HO)**  
(252) 482 4459  
PO Box 549  
Edenton, NC 27932

**Elizabeth City Housing Authority (PH)**  
(252) 335 5411  
440 Harriot Drive  
Elizabeth City, NC 27909

**Elizabethtown Housing Authority (PH)**  
(910) 863 4919  
510 Mercer Mill Road  
Elizabethtown, NC 28337

**Fairmont Housing Authority (PH)**  
(910) 628 7467  
501 McDaniel Street  
Fairmont, NC 28340

**Farmville Housing Authority (PH)**  
(252) 753 5347  
4284 Anderson Avenue  
Farmville, NC 27828

**Fayetteville Housing Authority (PH/S8)**  
(910) 483 3648  
1000 Ramsey Street  
Fayetteville, NC 28302

**Forest City Housing Authority (PH)**  
(828) 245 1390  
147 East Spruce Street  
Forest City, NC 28043

**Macon Program for Progress (S8/HO)**  
(828) 524 4471  
PO Box 700  
Franklin, NC 28734

**Roanoke-Chowan  
Regional Housing Authority (PH/S8)**  
(252) 537 1051  
205 Tinsley Way  
Gaston, NC 27832

**Gastonia Housing Authority (PH/S8/HO)**  
(704) 864 6771  
340 East Long Avenue  
Gastonia, NC 28054

**Goldsboro Housing Authority (PH/S8)**  
(919) 735 5650  
700 North Jefferson Avenue  
Goldsboro, NC 27530

**E. Carolina Regional Housing Authority (PH)**  
(919) 735 0435  
2120 South Slocumb Street  
Goldsboro, NC 27533

**Graham Housing Authority (PH/S8/HO)**  
(336) 229 7041  
109 East Hill Street  
Graham, NC 27253

**Greensboro Housing Authority (PH/S8/HO)**  
(336) 275 8501  
450 North Church Street  
Greensboro, 27401

**Greenville Housing Authority (PH/S8/HO)**  
(252) 329 4004  
1103 Broad Street  
Greenville, NC 27834

**Hamlet Housing Authority (PH)**  
(910) 582 3279  
1104 Fisher Avenue  
Hamlet, NC 28345

**Franklin-Vance-Warren Opportunity (S8)**  
(252) 492 0161  
180 Beckford Drive  
Henderson, NC 27536

**Vance County Housing Authority (PH)**  
(252) 438 6127  
224 Lincoln Street  
Henderson, NC 27536

**W. Carolina Community Action (S8/HO)**  
(828) 693 1711  
220 King Creek Blvd.  
Hendersonville, NC 28792

**Hendersonville Housing Authority (PH)**  
(828) 692 6175  
203 North Justice Street  
Hendersonville, NC 28739

**Hertford Housing Authority (PH)**  
(252) 426 5663  
104 White Street  
Hertford, NC 27944

**Western Piedmont Council of Governments (S8/HO)**  
(828) 322 9191  
PO Box 9026  
Hickory, NC 28601

**Hickory Housing Authority (PH/S8/HO)**  
(828) 328 5373  
841 South Center Street  
Hickory, NC 28602

**High Point Housing Authority (PH/S8/HO)**  
(336) 887 2661  
500 East Russell Avenue  
High Point, NC 27260

**Orange County Housing Authority (S8)**  
(919) 245 2490  
PO Box 8181  
Hillsborough, NC 27278

**Hot Springs Housing Authority (PH)**  
(828) 622 3237  
50 Walnut Street  
Hot Springs, NC 28743

**E. Carolina Human Services (S8/HO)**  
(910) 347 2151  
246 Georgetown Road  
Jacksonville NC 28541

**Piedmont Triad Regional Council (S8)**  
(336) 904 0300  
1398 Carrollton Crossing Drive  
Kernersville, NC 27284

**Kings Mountain Housing Authority (PH)**  
(704) 739 2816  
201 McGill Court  
Kings Mountain, NC 28086

**Kinston Housing Authority (PH/S8/HO)**  
(252) 523 1195  
608 North Queen Street  
Kinston, NC 28501

**Four County Community Services (S8/HO)**  
(910) 277 3537  
241 North Main Street  
Laurinburg, NC 28353

**Laurinburg Housing Authority (PH/S8/HO)**  
(910) 276 2582  
1300 Woodlawn Drive  
Laurinburg, NC 28352

**Lenoir Housing Authority (PH)**  
(828) 758 5536  
431 Vance Street North West  
Lenoir, NC 28645

**Lexington Housing Authority (PH/S8/HO)**  
(336) 249 8936  
1 Jamaica Drive  
Lexington, NC 27292

**Harnett County Housing (S8)**  
(910) 893 7560  
303 West Duncan Street  
Lillington, NC 27546

**Lincolnton Housing Authority (PH/S8)**  
(704) 735 2221  
806 McBee Street  
Lincolnton, NC 28092

**Lumberton Housing Authority (PH/S8/HO)**  
(910) 671 8200  
900 North Chestnut Street  
Lumberton, NC 28358

**Robeson County Housing Authority (PH)**  
(910) 738 4866  
100 Oxendine Circle  
Lumberton, NC 28360

**Madison Housing Authority (PH)**  
(336) 548 6619  
925 Fern Street  
Madison, NC 27025

**Madison County Housing Authority (PH/S8)**  
(828) 689 2721  
160 Ivy Ridge Circle  
Mars Hill, NC 28754

**Mars Hill Housing Authority (PH)**  
(828) 689 4531  
28 North Main Street  
Mars Hill, NC 28754

**Marshall Housing Authority (PH)**  
(828) 649 2545  
630 North Main Street  
Marshall, NC 28753

**Maxton Housing Authority (PH)**  
(910) 844 3967  
326 Martin Luther King Jr. Drive  
Maxton, NC 28364

**Monroe Housing Authority (PH/S8)**  
(704) 289 2514  
504 Hough Street  
Monroe, NC 28112

**Mooresville Housing Authority (PH)**  
(704) 664 1659  
1046 North Main Street  
Mooresville, NC 28115

**Morganton Housing Authority (PH)**  
(828) 437 9101  
644 1st Street  
Morganton, NC 28655

**Mount Airy Housing Authority (PH)**  
(336) 786 8321  
302 Virginia Street  
Mount Airy, NC 27030

**Mount Gilead Housing Authority (PH)**  
(910) 576 0611  
106 West Second Avenue  
Mount Gilead, NC 27306

**Mount Holly Department of Housing (PH)**  
(704) 827 9025  
635 Noles Dr  
Mount Holly, NC 28120

**Mount Olive Housing Authority (PH)**  
(919) 658 6682  
108 West Main Street  
Mount Olive, NC 28365

**Murphy Housing Authority (PH)**  
(828) 837 6662  
80 Beal Circle  
Murphy, NC 28906

**Twin Rivers Opportunities (S8/HO)**  
(252) 637 3599  
318 Craven Street  
New Bern, NC 28563

**New Bern Housing Authority (PH)**  
(252) 633 0800  
837 South Front Street  
New Bern, NC 28562

**Coastal Community Action (S8/HO)**  
(252) 223 1630  
303 McQueen Avenue  
Newport, NC 28570

**North Wilkesboro Housing Authority (PH)**  
(336) 667 3203  
101 Hickory Street  
North Wilkesboro, NC 28659

**Oxford Housing Authority (PH)**  
(919) 693 6936  
101 Hillside Drive  
Oxford, NC 27565

**Pembroke Housing Authority (PH)**  
(910) 521 9711  
606 Lumbee Street  
Pembroke, NC 28372



**Chatham County Housing Authority (S8/HO)**  
(919) 542 3742  
190 Sanford Road  
Pittsboro, NC 27312

**Plymouth Housing Authority (PH)**  
(252) 793 3188  
306 West Water Street  
Plymouth, NC 27962

**Princeville Housing Authority (PH)**  
(252) 823 3889  
51 Pioneer Court  
Princeville, NC 27886

**Raleigh Housing Authority (PH/S8/HO)**  
(919) 831 6416  
900 Haynes Street  
Raleigh, NC 27604

**NC Commission of Indian Affairs (S8)**  
(919) 807 4440  
217 West Jones Street  
Raleigh, NC 27603

**Randleman Housing Authority (PH)**  
(336) 498 7686  
606 South Main Street  
Randleman, NC 27317

**Reidsville Housing Authority (PH/S8)**  
(336) 589 6510  
924 3rd Avenue  
Reidsville, NC 27320

**Choanoke Area Development Association (S8/HO)**  
(252) 539 4155  
PO Box 530  
Rich Square, NC 27869

**Roanoke Rapids Housing Authority (PH)**  
(252) 537 0552  
200 Creekside Court  
Roanoke Rapids, NC 27870

**Robersonville Housing Authority (PH)**  
(252) 795 3134  
106 North West Railroad Street  
Robersonville, NC 27871

**Rockingham Housing Authority (PH/S8)**  
(910) 997 3316  
809 Armistead Street  
Rockingham, NC 28379

**Nash-Edgecombe Economic Devt. (S8)**  
(252) 442 8081  
818 South Franklin Street  
Rocky Mount, NC 27803

**Rocky Mount Housing Authority (PH/S8/HO)**  
(252) 977 3141  
1006 Aycock Street  
Rocky Mount, NC 27803

**Roxboro Housing Authority (PH)**  
(336) 599 8616  
500 Mount Bethel Church Road  
Roxboro, NC 27573

**Isothermal (S8/HO)**  
(828) 287 2281  
PO Box 841  
Rutherfordton, NC 28139

**Rowan Co. Housing Authority (PH/S8/HO)**  
(704) 633 8380  
310 Long Meadow Drive  
Salisbury, NC 28147

**Salisbury Housing Authority (PH/S8)**  
(704) 636 1410  
200 South MLK Jr. Avenue  
Salisbury, NC 28144

**Sanford Housing Authority (PH/S8/HO)**  
(919) 776 7655  
1000 Carthage Street  
Sanford, NC 27330

**Selma Housing Authority (PH)**  
(919) 965 3755  
711 East Lizzie Street  
Selma, NC 27576

**Shelby Housing Authority (PH)**  
(704) 484 6830  
801 Logan Street  
Shelby, NC 28150

**Smithfield Housing Authority (PH)**  
(919) 934 9491  
801 South 5th Street  
Smithfield, NC 27577

**Johnston County Housing (S8)**  
(919) 989 5070  
107 Johnston Street  
Smithfield, NC 27577

**Greene County Public Housing Agency (S8)**  
(252) 747 8245  
PO Box 65  
Snow Hill, NC 28580

**Southern Pines Housing Authority (PH)**  
(910) 692 2042  
801 South Mechanic Street  
Southern Pines, NC 28387

**Spruce Pine Housing Authority (PH)**  
(828) 765 9182  
11 Fairground Street  
Spruce Pine, NC 28777

**Star Housing Authority (PH)**  
(910) 576 0611  
233 Center Street  
Star, NC 27356

**Statesville Housing Authority (PH/S8/HO)**  
(704) 872 9811  
110 West Allison Street  
Statesville, NC 28677

**Jackson County Public Housing Agency (S8)**  
(828) 631 2292  
111 Central Street  
Sylva, NC 28779

**Tarboro Housing Authority (PH)**  
(252) 823 6339  
947 Simmons Street  
Tarboro, NC 27886

**Thomasville Housing Authority (PH/S8)**  
(336) 475 6137  
201 James Avenue  
Thomasville, NC 27360

**Troy Housing Authority (PH/S8)**  
(910) 576 0611  
408 South Main Street  
Troy, NC 27371

**Valdese Housing Authority (PH)**  
(828) 874 0098  
1402 Lydia Avenue North West  
Valdese, NC 28690

**Wadesboro Housing Authority (PH/S8)**  
(704) 694 4852  
200 West Short Plaza  
Wadesboro, NC 28170

**Washington Housing Authority (PH/S8/HO)**  
(252) 946 0061  
809 Pennsylvania Avenue  
Washington, NC 27889

**Waynesville Housing Authority (PH)**  
(828) 456 6377  
48 Chestnut Park Drive  
Waynesville, NC 28786

**Columbus County Housing Authority (S8)**  
(919) 640 6618  
50b Legion Drive  
Whiteville, NC 28472

**Whiteville Housing Authority (PH)**  
(910) 642 4979  
504 West Burkhead Street  
Whiteville, NC 28472

**Williamston Housing Authority (PH/S8)**  
(252) 792 7571  
504 East Main Street  
Williamston, NC 27892

**Wilmington Housing Authority (PH/S8/HO)**  
(910) 341 7700  
1524 South 16th Street  
Wilmington, NC 28402

**Wilson Housing Authority (PH/S8/HO)**  
(252) 291 2245  
301 East Nash Street  
Wilson, NC 27893

**Winston Salem Housing Authority (PH/S8/HO)**  
(336) 727 8500  
500 West Fourth Street, Suite 300  
Winston-Salem, NC 27101

**Caswell County Housing (S8)**  
(336) 694 9318  
PO Box 577  
Yanceyville, NC 27379

**Wake County Housing Authority (PH/S8/HO)**  
(919) 269 6404  
100 Shannon Drive  
Zebulon, NC 2759

## Appendix 2: Housing Counseling Agencies in North Carolina

This list is ordered by city. For an updated listing, go to the HUD website at:  
[www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm) or call 800-955-2232

### **White Oak Foundation**

(919) 362 6768  
1621 White Oak Church Road  
Apex, NC 27523  
[www.whiteoakfoundationnc.org](http://www.whiteoakfoundationnc.org)

### **CCCS of Greater Greensboro**

(336) 373 8882 or (888) 755 2227  
513C White Oak Street  
Asheboro, NC 27203  
[www.familyservice-piedmont.org](http://www.familyservice-piedmont.org)

### **OnTrack Financial Education Counseling**

(828) 255 5166 or (800) 737 5485  
50 South French Broad Ave Suite 227  
Asheville, NC 28801  
[www.ontrackwnc.org](http://www.ontrackwnc.org)

### **Pisgah Legal Services**

(828) 253 0406 or (800) 489 6144  
62 A Charlotte Street  
Asheville, NC 28801  
[www.pisgahlegal.org](http://www.pisgahlegal.org)

### **Brunswick Housing Opportunities**

(910) 253 0699  
3470 Old Ocean Hwy  
Bolivia, NC 28422  
[www.bho2020.org](http://www.bho2020.org)

### **Northwestern Regional Housing Authority**

(828) 264 6683 or (855) 268 5422  
869 Hwy 105 Extension, Suite 8  
Boone, NC 28607  
[www.nwrha.com](http://www.nwrha.com)

### **CCCS of Greensboro**

(336) 373 8882 or (888) 755 2227  
236 N. Mebane St.  
Burlington, NC 27217  
[www.familyservice-piedmont.org](http://www.familyservice-piedmont.org)

### **Empowerment Incorporated**

(919) 967 8779  
109 North Graham Street Suite 200  
Chapel Hill, NC 27516  
[www.empowermentinc-nc.org](http://www.empowermentinc-nc.org)

### **Alliance Credit Counseling**

(704) 943 2044 or (866) 303 3328  
15720 Brixham Hill Ave Suite 575  
Charlotte, NC 28277  
[www.knowdebt.org](http://www.knowdebt.org)

### **Charlotte Mecklenburg Housing Partnership**

(704) 342 0933  
4601 Charlotte Park Drive Suite 350  
Charlotte, North Carolina 28217  
[www.cmhp.org/](http://www.cmhp.org/)

### **Clearpoint Credit Counseling Solutions**

(877) 877 1995  
8604 Cliff Cameron Drive Suite 154  
Charlotte, NC 28269  
[www.clearpointccs.org](http://www.clearpointccs.org)

### **Community Link**

(800) 977 1969  
601 East 5th Street Suite 220  
Charlotte, NC 28202  
[www.communitylinknc.org](http://www.communitylinknc.org)

### **Gracemar Services**

(704) 909 6041  
2201 Caronia Street  
Charlotte, NC 28208  
[www.gracemar.org](http://www.gracemar.org)

### **Legal Services of Southern Piedmont**

(704) 376 1600 or (800) 438 1254  
1431 Elizabeth Avenue  
Charlotte, NC 28204  
[www.lssp.org](http://www.lssp.org)

### **Neighborhood Assistance Corp. of America**

(888) 404 6222  
5855 Executive Center Drive Floor 4  
Charlotte, NC 28212  
[www.naca.com](http://www.naca.com)

### **Sampson County Community Development Corp.**

(910) 594 1277  
9936 Hobbton Highway  
Clinton, NC 28328

**Durham Reg. Community Development Group**  
(919) 688 3381  
2634 Durham Chapel Hill Blvd Suite 212  
Durham, NC 27707  
[www.drfcenter.org/wordpress/](http://www.drfcenter.org/wordpress/)

**Housing Authority of the City of Durham**  
(919) 683 8596  
330 East Main St  
Durham, NC 27701  
[www.durhamhousingauthority.org](http://www.durhamhousingauthority.org)

**Reinvestment Partners.org**  
(919) 667 1000  
110 East Geer Street  
Durham, NC 27701  
[www.reinvestmentpartners.org](http://www.reinvestmentpartners.org)

**Elizabeth City State U. Community Development**  
(252) 335 3702  
1704 Weeksville Road  
Elizabeth City, NC 27909

**River City Community Development Corp.**  
(252) 331 2925  
501 East Main Street  
Elizabeth City, NC 27909

**Action Pathways**  
(910) 485 6131  
PO Box 2009  
Fayetteville, NC 28302  
[www.actionpathways.ngo/](http://www.actionpathways.ngo/)

**Foothills Credit Counseling**  
(828) 286 7062 or (800) 567 7062  
709 West Main Street Suite A  
Forest City, NC 28043  
[www.fhccinc.org](http://www.fhccinc.org)

**CCCS of Gaston County**  
(704) 862 0702 or (888) 213 8853  
214 East Franklin Blvd.  
Gastonia, NC 28052

**CCCS of Greater Greensboro**  
(336) 373 8882 or (888) 755 2227  
315 E Washington Street  
Greensboro, NC 27401  
[www.familyservice-piedmont.org](http://www.familyservice-piedmont.org)

**Clearpoint Credit Counseling Solutions**  
(877) 877 1995  
5509B West Friendly Ave Suite 104  
Greensboro, NC 27410  
[www.clearpointccs.org](http://www.clearpointccs.org)

**Greensboro Housing Coalition**  
(336) 691 9521  
122 North Elm Street Suite M4  
Greensboro, NC 27401  
[www.greensborohousingcoalition.com](http://www.greensborohousingcoalition.com)

**Housing Authority of the City of Greensboro**  
(336) 303 3059  
450 North Church St  
Greensboro, NC 27401  
[www.gha-nc.org](http://www.gha-nc.org)

**Greenville Housing Development Corp.**  
(252) 329 4123  
1103 Broad Street  
Greenville, NC 27834  
[www.ghanc.net](http://www.ghanc.net)

**Franklin-Vance-Warren Opportunity**  
(252) 492 0161 or (800) 682 1163  
180 South Beckford Drive  
Henderson, NC 27536  
[www.fvwopp.com](http://www.fvwopp.com)

**CCCS of Catawba Valley**  
(828) 322 716  
17 US Highway 70 South East  
Hickory, NC 28602  
[www.fgcservices.com](http://www.fgcservices.com)

**Western Piedmont Council of Governments**  
(828) 322 9191  
1880 2nd Avenue North West  
Hickory, NC 28601  
[www.wpcog.org](http://www.wpcog.org)

**CCCS of Greater Greensboro**  
(336) 889 6108 or (888) 755 2227  
1401 Long Street  
High Point, NC 27262  
[www.familyservice-piedmont.org](http://www.familyservice-piedmont.org)

**Housing Authority of the City of High Point**  
(336) 887 2661  
500 East Russell Ave  
High Point, NC 27260  
[www.hpha.net](http://www.hpha.net)

**Centre for Home Ownership**  
(919) 241 4718  
105 West Corbin Street, Suite 103  
Hillsborough, NC 27278  
[www.homeownershipcentre-ed.org](http://www.homeownershipcentre-ed.org)

**Prosperity Unlimited**  
(704) 933 7405  
1660 Garnet Street  
Kannapolis, NC 28083  
[www.prosperitycdc.org](http://www.prosperitycdc.org)

**CCCS of Forsyth County**  
(336) 837 0648  
431 Bodenhamer Street  
Kernersville, NC 27284

**Action Pathways**  
(252) 522 8004 or (866) 522 6792  
327 North Queen Street, Suite 107  
Kinston, NC 28501

**CCCS of Greater Greensboro**  
(336) 373 8882 or (888) 755 2227  
1303 Greensboro Street Extension  
Lexington, NC 27295  
[www.familyservice-piedmont.org](http://www.familyservice-piedmont.org)

**Davidson County Community Action Inc**  
(336) 249 0234  
15 East Second Avenue  
Lexington, NC 27292

**Lexington Housing Community Dev. Corp.**  
(336) 236 1675  
21 West 2<sup>nd</sup> Street  
Lexington, NC 27292  
[www.lexingtoncdc.com](http://www.lexingtoncdc.com)

**CCCS of Forsyth County**  
(336) 896 1191 or (888) 474 8015  
773 Sanford Avenue  
Mocksville, NC 27028

**Monroe-Union County Community Dev. Corp.**  
(704) 283 8804  
349 East Franklin Street  
Monroe, NC 28112  
[www.muccdc.com](http://www.muccdc.com)

**Community Housing Development Corp**  
(704) 799 7641  
181 North Main Street Suite 211  
Mooresville, NC 28115  
[www.cfcfdc.org](http://www.cfcfdc.org)

**Safeguard Credit Counseling**  
(800) 673 6993  
132 Joe Knox Avenue Suite 104  
Mooresville, NC 28117  
[www.safeguardcredit.org](http://www.safeguardcredit.org)

**CCCS of Catawba Valley**  
(828) 438 3880  
720 East Union Street  
Morganton, NC 28655  
[www.fgcservices.com](http://www.fgcservices.com)

**Twin Rivers Opportunities**  
(252) 638 8291  
318 Craven Street  
New Bern, NC 28560  
[www.twinrivershousing.com](http://www.twinrivershousing.com)

**Robeson Co. Community Dev. Corporation**  
(910) 775 9550  
205 West Third Street  
Pembroke, NC 28372

**Blue Springs- Hoke County CDC**  
(910) 904 0312  
114 North Main Street, Suite C  
Raeford, NC 28376  
[www.bluespringscdc.org](http://www.bluespringscdc.org)

**CCCS, A Division of Triangle Family Services**  
(919) 821 0790 or (800) 283 6904  
3937 Western Blvd  
Raleigh, NC 27606  
[www.tfsnc.org](http://www.tfsnc.org)

**Clearpoint Credit Counseling Solutions**  
(877) 877 1995  
6070 Six Forks Road Suite D  
Raleigh, NC 27609  
[www.clearpointccs.org](http://www.clearpointccs.org)

**Consumer Education Services**  
(866) 635 6414  
3700 Barrett Drive  
Raleigh, NC 27609  
[www.cesisolutions.org](http://www.cesisolutions.org)

**DHIC**  
(919) 832 4345  
450 East Davie Street  
Raleigh, NC 276012078  
[www.dhic.org](http://www.dhic.org)

**Neighborhood Assistance Corporation of America**  
(919) 855 8484  
3109 Poplarwood Court Suite 110  
Raleigh, NC 27604  
[www.naca.com](http://www.naca.com)

**Navicore Solutions**

(919) 233 9044 or (866) 472 4557  
4917 Waters Edge Drive Suite 240  
Raleigh, NC 27606  
[www.navicoresolutions.org](http://www.navicoresolutions.org)

**NC Housing Finance Agency**

(919) 877 5688  
3508 Bush Street  
Raleigh, NC 27609  
[www.nchfa.com](http://www.nchfa.com)

**Raleigh Area Development Authority**

(919) 208 2381  
4030 Wake Forest Road Suite 205  
Raleigh, NC 27609  
[www.rada-nc.org](http://www.rada-nc.org)

**Resources for Seniors**

(919) 586 1973  
1110 Navaho Drive, Fourth Floor  
Raleigh, NC 27609  
[www.resourcesforseniors.com](http://www.resourcesforseniors.com)

**Telamon Corporation**

(919) 899 9911 or (919) 899 9911  
5560 Munford Road Suite 201  
Raleigh, NC 27612  
[www.telamon.org/north-carolina-housing.aspx](http://www.telamon.org/north-carolina-housing.aspx)

**CCCS of Greensboro**

(336) 373 8882 or (888) 755 2227  
525 NC 65  
Reidsville, NC 27320  
[www.family-service-piedmont.org](http://www.family-service-piedmont.org)

**Choanoke Area Development Association**

(252) 539 4155 or (800) 774 4155  
120 Sessoms Drive  
Rich Square, NC 27869  
[www.nc-cada.org](http://www.nc-cada.org)

**Sandhills Community Action Program**

(910) 410 0207  
302 Leak Street  
Rockingham, NC 28379

**Housing Authority of the City of Rocky Mount**

(252) 977 3141  
1065 Pinehurst Drive  
Rocky Mount, NC 27801  
[www.rm-ha.org](http://www.rm-ha.org)

**Rocky Mount /Edgecombe CDC**

(252) 442 5178  
148 South Washington Street, Suite 103  
Rocky Mount, NC 27801

**Salisbury Community Development Corporation**

(704) 638 5383  
1400 West Bank Street  
Salisbury, NC 28144  
[www.salisburycdc.org](http://www.salisburycdc.org)

**Brick Capital CDC**

(919) 775 2300  
900 South Vance Street  
Sanford, NC 27330  
[www.bc-cdc.org](http://www.bc-cdc.org)

**Cleveland County CDC**

(704) 480 7701  
823 West Warren Street  
Shelby, NC 28150  
[www.clevelandcountycdc.org](http://www.clevelandcountycdc.org)

**Johnston-Lee-Harnett Community Action**

(919) 934 2145  
PO Box 711  
Smithfield, NC 27577  
[www.jlhcommunityaction.org](http://www.jlhcommunityaction.org)

**Kingdom Community Development Corporation**

(910) 484 2722  
129 North Main Street  
Spring Lake, NC 28390  
[www.kingdomcdc.org](http://www.kingdomcdc.org)

**Statesville Housing Authority**

(704) 761 4759  
110 West Allison St  
Statesville, NC 28677  
[www.statesvillehousing.org](http://www.statesvillehousing.org)

**Sandhills Community Action Program**

(910) 975 9536  
217 South Main Street Suite B  
Troy, NC 27371

**Olive Hill Community Economic Development Corp.**

(828) 522 4051  
309 Colombo Street, South West, Suite 101  
Valdese, NC 28690  
[www.ohcedc.org](http://www.ohcedc.org)

**Sandhills Community Action Program**

(704) 994 2306  
126 Wade Street  
Wadesboro, NC 28170

**Mideast Commission Area Agency on Aging**  
(252) 974 1835  
1385 John Small Avenue  
Washington, NC 27889  
[www.mecaaa.org](http://www.mecaaa.org)

**Washington Housing Nonprofit**  
(252) 946 0061  
809 Pennsylvania Avenue  
Washington, NC 27889  
[www.whamerha.com/](http://www.whamerha.com/)

**Mountain Projects**  
(828) 452 1447  
2251 Old Balsam Road  
Waynesville, NC 28786  
[www.mountainprojects.org](http://www.mountainprojects.org)

**Amez Housing CDC**  
(910) 815 3826  
619 Nixon Street  
Wilmington, NC 28401

**Cape Fear Regional CDC**  
(910) 762 7555  
500 Compton Street  
Wilmington, NC28401  
[www.cfrcdc.org](http://www.cfrcdc.org)

**Wilson Community Improvement Association**  
(252) 243 4855  
504 East Green Street  
Wilson, NC 27893

**CCCS of Forsyth County**  
(336) 896 1191  
8064 North Point Boulevard, Suite 204  
Winston Salem, NC 27106  
[www.financialpaths.org](http://www.financialpaths.org)

## APPENDIX 3: GLOSSARY OF HOUSING TERMS

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

**Adult Care Home** - A large assisted living facility designed primarily to serve persons who are elderly. 24-hour personal care services (bathing, dressing, grooming, and medication administration) are provided, but the home is not required to provide any other supportive services.

**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.

**Alternative Family Living (AFL)** - A type of supportive housing where a person with an intellectual or developmental disability resides with a family other than their own in order to receive habilitative care.

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

**Below-Market Interest Rate Mortgages** - A mortgage that has a reduced interest rate, which can subsequently increase one's purchasing power.

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

**Closing** - A formal meeting where homeownership is transferred from the seller to the buyer. Also known as a settlement, the meeting is typically attended by the buyer(s), the seller(s), their attorneys if they have them, both real estate agents, a representative of the lender, and the closing agent.

**Closing Costs** - The upfront expenses that must be paid at the time of purchase (over and above the price of the property). These "closing costs" generally include a loan origination fee, attorney's fee, taxes, an amount placed in escrow, and charges for obtaining title insurance and a survey

**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.



**DDA Group Homes** - These group homes for adults with developmental disabilities (DAA) provide 24-hour personal care and habilitation. Room and board are paid for by a combination of the individual's Social Security income and Special Assistance. There are typically 5-6 residents living in each home.

**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, intellectual, 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.

**Family Care Homes** - A small assisted living facility with up to six beds designed primarily to serve persons who are elderly. 24-hour personal care services (bathing, dressing, grooming, and medication administration) are provided, but the home is not required to provide any other supportive services.

**Foreclosure** - Legal action taken by a lender if a borrower fails to pay monthly mortgage payments on time. The bank or lender takes back the property and sells it to try to recover the money it loaned.

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

**Household** - All the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household.

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

**Housing Counselor** - A person who is trained to assist prospective homebuyers throughout the purchase process.

**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.

**Intermediate Care Facility for the Intellectually and Developmentally Disabled (ICF/IDD)** - An intensive, regulated residential service funded by Medicaid to serve individuals with intensive medical or behavioral needs who need more than a typical group home offers, but less than skilled nursing level of care.

**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.

**Mortgage** - A loan obtained to purchase real estate. The "mortgage" itself is a lien (a legal claim) on the home or property that secures the promise to pay the debt. All mortgages have two common features: principal and interest.

**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.

**NIMBY (Not In My Back Yard)** - The opposition that many affordable housing projects face when selecting a site for a development. This energy intensifies if the persons to live in the development have any disability, special needs, or criminal history.

**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 a disability based on financial need.

**Second Mortgage** - An additional mortgage that has a lien (legal claim) position subordinate to the first mortgage. A second mortgage often represents the difference between the price of the house and first mortgage plus the down payment. When offered through affordable housing programs, this is sometimes referred to as a 'soft second' mortgage.

**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 Assistance In Home** - A state/county program that helps older adults or adults with disabilities residing in licensed group homes or adult care facilities pay for their care. Each month, the participant receives a personal needs allowance and the remainder goes to the home for payment of room and board.

**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, intellectual and developmental disabilities, physical disabilities, substance abuse, 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.

**Supervised Living Homes** - A type of supportive housing where 4-5 people share a home that is owned or rented by an agency, and agency staff provides routine visits and on-call support. The home is not licensed and generally, there is no overnight staff.

**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, people who are 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.





