

Housing

When an individual or family has an identified need for assistance in locating housing, the individual renting or purchasing the home and, as appropriate, their guardian will guide the process with assistance from their support coordinator as needed.

Guiding principles

The Division of Developmental Disabilities has adopted the following guiding principles regarding housing:

Housing is separate from services.

New homes are built using universal design principles.

Individuals live in homes designed to meet their needs throughout the aging process.

Individuals/families receive services they need where they live.

Density of homes designed specifically for individuals with disabilities will be considered in the planning of new development.

Individuals/families are integrated into their communities.

Individuals/families participate in designing their own homes.

Individuals/families live in communities that are safe.

Individuals/families live in homes they can afford.

Individuals/families make informed choices about purchasing or renting their homes.

Individuals/families are in control of their home environments.

The Support Coordinator is the lead contact for individuals and families regarding housing issues. Housing issues can be complex and there is a vast multitude of available housing resources. The Regional Office Community Living Coordinator is available to assist Support Coordinators in navigating housing resources available within the community. The Regional Office Community Living Coordinator can assist the Support Coordinator if needed by providing resources to locate affordable, accessible housing, information and support in the home purchasing process, information regarding temporary shelters, information regarding eviction or foreclosure avoidance, contact information for builders and contractors experienced in home modifications and Universal home design, and other information regarding other housing resources. This [Housing Resources Tip Sheet](#) provides a number of valuable housing resources for individuals and Support Coordinators.

Missouri Inclusive Housing Development Corporation

The Missouri Inclusive Housing Development Corporation MO Housing is a not-for-profit corporation whose primary goal is to assist individuals with disabilities in finding a home that meets specific needs. MO Housing's website www.MoHousing.com is an excellent resource for individuals, families, and Support Coordinators. It provides information regarding the home buying process, financial information including a calculator to assist an individual in deciding

whether buying or renting a home is right for them, links to directories of rental homes and apartments available in Missouri, information regarding universal design, and links to many other housing resources.

MO Housing is partnering with the Division of Developmental Disabilities and local developers to develop affordable, accessible homes for individuals with disabilities throughout Missouri. MO Housing can provide assistance when existing local resources do not have the capacity to meet an identified need; in researching complex housing issues; in connecting to builders, developers, real estate and lending agencies; or for consultation on global housing issues with broad impact in the community.

Universal Design

Universal design is the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design. Universal design in a house would mean 36" wide doors, five-foot diameter clearance in kitchens and bathrooms, adjustable closet and pantry shelving, side by side refrigerator/freezer, adjustable countertops, hardwood floors and low pile carpet that allows ease of access, no more than a ½" threshold between flooring surfaces, no step entrances, sloped walkways etc. For more information regarding universal design, go to the [Universal Design Tip Sheet](#) or to www.MoHousing.com and click on Information for Universal Design and More for Builders.

Modifying an existing home

Home and Community Based Waiver programs administered through the Division of Developmental Disabilities provide environmental adaptations and specialized medical equipment up to a cost of \$7500 per service per plan year. For more information see Medicaid and Waivers section.

Purchasing a home

More and more individuals with disabilities are buying their own homes. The decision to buy a home takes planning and thoughtful consideration of the kind of home the individual wants, available finances, and resources that might help the individual afford a home. A Home of Your Own Guide published by the National Home of Your Own Alliance provides a step by step process of preparing for home ownership, reviewing financial resources, understanding mortgages, working with lenders, and much more. To access the guide, visit <http://www.iod.unh.edu/pdf/CHANCE/NHOYOGuide.pdf>

Support Coordinators who are working with individuals who are interested in buying a home should contact the Regional Office Community Living Coordinator for assistance in the home buying process.

HUD

HUD is the acronym for the United States Department of Housing and Urban Development, the federal agency that assists people, housing developers, and state and local government in the development of affordable housing. Within the HUD web site is a variety of information to assist all people, including those with disabilities, in understanding the process of renting or buying a home, finding someone to assist in the process, finding financial resources and other information to help the individual. The link to the HUD website is <http://portal.hud.gov/portal/page/portal/HUD/states/missouri>. There are links throughout this website to particular sites to quickly get you to the information you want to find.

USDA

The United States Department of Agriculture provides homeownership opportunities to rural Americans, and home renovation and repair programs. USDA also provides financing to elderly, disabled, or low-income rural residents in multi-unit housing complexes to ensure that they are able to make rent payments. The USDA website at www.usda.gov provides information on Missouri specific housing purchasing programs in rural areas. Their mission is to enhance the ability of rural communities to develop, grow, and to improve their quality of life by targeting financial and technical resources in areas of greatest need through activities of greatest potential.

Missouri Housing Development Commission

The Missouri Housing Development Commission (MHDC) was created by Missouri's 75th General Assembly. MHDC has invested almost \$4 billion to construct, renovate and preserve affordable housing. MHDC functions as a bank, providing financing directly to developers of affordable rental properties. The commission also provides funding for home loans to qualified, first-time buyers through a network of certified, private mortgage lenders. Mortgage financing is provided through the sale of tax-exempt notes and bonds that the commission is authorized to issue.

The commission provides advisory, consultative, training and educational services to non-profit housing organizations. The commission includes the governor, lieutenant governor, attorney general, state treasurer and six persons appointed by the governor with the advice and consent of the Senate.

For more information regarding MHDC, including the First Place Loan Programs available to first-time home buyers, visit the MHDC website at www.mhdc.com

Shelter Plus Care and DMH Rental Assistance Programs

Shelter Plus Care (SPC) is a HUD-funded rental assistance program that brings together permanent housing and mental health support services for people who are both homeless and disabled. Individuals and families receiving SPC assistance sign their own lease with a landlord and pay 30% of their income toward their rent. SPC funds, administered by local community housing agencies, pay the balance of the rent. If a program participant has zero income, SPC funds pay 100% of the rent. SPC funds can also pay for a security deposit up to the value of one month's rent. Some participants may be eligible for utility assistance as well, depending on income and household size.

Applicants for SPC assistance must meet four requirements to be considered eligible:

- The Applicant must have one of the following disabilities: a serious mental illness, a chronic drug or alcohol abuse disorder, a severe and chronic developmental disability, or a diagnosis of HIV/AIDS or related diseases.
- The Applicant must be receiving long-term mental health support services (typically this means case management, at a minimum) for a disability, directly from the Department of Mental Health or from an agency contracted with DMH to provide such services;
- The Applicant must be homeless, as defined by HUD, at the time of application; and
- The Applicant must have income no greater than 50% of the area median income (also known as “very low income”) as defined by HUD.

The Department of Mental Health’s Rental Assistance Program (RAP) is a transitional rental subsidy program limited to two years of assistance and designed to assist people with disabilities experiencing a housing crisis to transition to housing self-sufficiency or to a form of assisted permanent housing.

For more information regarding Shelter Plus Care and DMH’s RAP, see the DMH Housing Manual available at www.dmh.mo.gov/housing.

Fair Housing Act

The Fair Housing Act prohibits discrimination by direct providers of housing, such as landlords and real estate companies as well as other entities, such as municipalities, banks or other lending institutions and homeowners insurance companies whose discriminatory practices make housing unavailable to persons because of:

- race or color
- religion
- sex
- national origin
- familial status, or
- disability

What Is Prohibited?

In the Sale and Rental of Housing: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale, or rental
- For profit, persuade owners to sell or rent (blockbusting) or
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

In Mortgage Lending: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap (disability):

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan or
- Set different terms or conditions for purchasing a loan.

In Addition: It is illegal for anyone to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap.

Additional Protection if the Tenant has a Disability

If the tenant or someone associated with the tenant has a physical or mental disability, the landlord may not:

- Refuse to let the tenant make reasonable modifications to the dwelling or common use areas, at the tenant's expense, if necessary for the disabled person to use the housing. (Where reasonable, the landlord may permit changes only if the tenant agrees to restore the property to its original condition upon moving.)

- Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the disabled person to use the housing.

For Example: A building with a no pets policy must allow a tenant with a visual impairment to keep a guide dog.

For Example: An apartment complex that offers tenants ample, unassigned parking must honor a request from a tenant with a mobility-impairment for a reserved space near her apartment if necessary to assure that she can have access to her apartment.

If you believe that someone has been treated unfairly in a housing situation, you may contact:

Kansas City Regional Office of FHEO
U.S. Department of Housing and Urban Development
Gateway Tower II
400 State Avenue, Room 200
Kansas City, Kansas 66101-2406
(913) 551-6958
(800) 743-5323
TTY (913) 551-6972

For more information regarding the Fair Housing Act go to the website for Housing and Urban Development (HUD) at <http://portal.hud.gov/hudportal/HUD>

Landlord Tenant Law

Understanding the rights and responsibilities of being a tenant or a landlord can help prevent landlord – tenant disputes. The Missouri Attorney General’s Office has created a brochure, Landlord Tenant Law which explains the obligations of landlords and tenants, provisions of laws governing leasing, typical provisions of a lease, etc. This brochure is available at: <https://www.ago.mo.gov/docs/default-source/publications/landlord-tenantlaw.pdf?sfvrsn=4>