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TO HOUSING ASSISTANCE PROGRAMS

INTRODUCTION

Many people with disabilities and the elderly live in and wish to continue living independently in their homes and communities. Others are living in institutions but would like to return to the community. Historically, locating appropriate and affordable housing is often a major barrier for persons who want to continue living in the community and those who want to transition from an institution to the community. Today you have more options for remaining in the community and alternatives to placement in a nursing home or other institutional care setting.

If you would like to stay in your home or in the community and you meet other requirements, you may be eligible for housing assistance through state, local, and federal funding resources. For those who need supportive services to stay in the community, please refer to the Home and Community Based Services booklet.

This document details housing resources that are available in Missouri. The resources may be funded through state or federal revenues and private pay. Although many people with disabilities and the elderly may qualify for Medicaid, funds through Medicaid cannot be used to pay for housing, other than in institutions. This document is designed to assist you as you seek a place to live. Some of the topics covered here include available programs and requirements, application processes, contacts and resources, and explanation of terms; however, in your area, additional programs may be available. Check with your local Independent Living Center or other disability advocacy organizations (see Important Addresses and Phone Numbers).

Please note: words that appear in blue type in the text are defined in the Glossary of Housing and Other Terms that appears at the end of this document.

WHAT ARE MY OPTIONS?

The housing assistance you qualify for and choose will depend upon your needs and resources. Many programs are available statewide; others are not.

Housing assistance typically falls under the following categories:

- Rental Assistance
- Home Purchasing Program
- Home Repair/Weatherization Assistance
- Home Access Modifications
**HOW DO I QUALIFY?**

How you qualify for housing assistance differs from program to program. Generally speaking, when you apply you will probably be asked for the following documentation:

- Proof of household **income** from the previous twelve (12) months
- Social security documentation for all household members over one year of age
- Photo identification for the head of the household
- Proof of residency (could be a utility bill or voter registration)
- Proof of disability, if applicable

You may contact any of the housing assistance agencies listed in [Important Addresses and Phone Numbers](#) to apply for local housing programs. If you are unsure about what housing assistance programs are available in your area, or what your needs are, contact your case manager, service coordinator/worker, social worker, or your local housing assistance provider for help.

**FINANCIAL ELIGIBILITY**

Some housing assistance programs have a financial requirement or may charge a co-payment to provide assistance. These options may be discussed with your case manager/worker, service coordinator, social worker or housing assistance provider to determine your eligibility.

**APPLYING FOR SERVICES**

**Who Can Help Me Apply?**

Many community organizations or state agencies providing case management services can help you apply for housing assistance. They also can help you decide which programs and locations are right for you. Some of these organizations include the [Area Agencies on Aging](#), [Centers for Independent Living](#), Department of Mental Health Regional Offices, Community Mental Health Centers, Bureau of Special Health Care Needs and the local Division of Senior Services and Regulation offices (see list in [Important Addresses and Phone Numbers](#)). You can also have family members or friends help you complete the application.

**When Can I Access Housing?**

If you meet all eligibility guidelines required for the program you applied for assistance under, be sure to ask the agency representative when you can access housing.

Once it is determined you qualify for housing assistance, your name may be placed on a wait list with other individuals who are qualified but are waiting for a housing opening. Length of time on a wait list will vary geographically around the state.
What Do I Have To Pay?

Based on the program, you may be required to pay a portion of the cost of your housing.

What If I Currently Reside In a Nursing Home, Residential Care Facility or ICF/MR?

Some people who are capable and interested in living in the community are currently residing in a nursing home or an ICF/MR, such as a habilitation center. The United States Supreme Court ruled that people with disabilities and seniors have a right to receive services in the most integrated setting and move out of institutions and into the appropriate community setting chosen by the person. If you are in a nursing home or ICF/MR and you are interested in receiving housing assistance and home and community-based services, help is available. You may call the nursing home ombudsman, your local Center for Independent Living (listed in Important Addresses and Phone Numbers), the DHSS Hotline at 1-800-235-5503, or DMH at 1-800-364-9687.

How Can Persons With Disabilities and the Elderly Affect the Number of Housing Units Constructed for Persons With Low Incomes?

The state of Missouri and each entitlement city or county (St. Joseph, Kansas City, Joplin, Springfield, Jefferson City, Columbia, St. Charles, St. Louis County and St. Louis City) is required to have a 5-year Consolidated Plan that it updates each year. The use of federal housing funds that are administered by these areas must be outlined in detail in this plan. A public hearing is required annually. It is important that people appear at these hearings and speak out for the type of housing that they want and need in their community. This advocacy may take more than one year to see results, but it can be effective in the long run.

There is almost always legislation or budgetary action at the state and federal levels that will have a positive or negative impact on availability of affordable, accessible housing. Contact the Governor’s Council on Disability at 1-800-877-8249, or visit the Statewide Independent Living Council’s web site (www.mosaic.org), to get involved or to locate an advocacy agency in your area.
# Housing Programs

--- Rental Assistance

## Section 202: Supportive Housing for the Elderly

<table>
<thead>
<tr>
<th>Eligibility:</th>
</tr>
</thead>
</table>
| - 62 years of age or older  
- Low-income elderly |

**Services:**
- Rent subsidy

The Section 202 Supportive Housing for the Elderly program provides low-income elderly within 80% of median income with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, or transportation. The program may benefit any low-income resident age 62 years or older.

## Section 811: Supportive Housing for Persons with Disabilities

<table>
<thead>
<tr>
<th>Eligibility:</th>
</tr>
</thead>
</table>
| - 18 yrs. of age or older  
- Very low-income  
- Has a disability per Social Security definition |

**Services:**
- Rent subsidy

The Section 811 Housing for Persons with Disabilities program provides low-income disabled persons with options that allow them to live independently but in an environment that may provide a range of support services. These supports may consist of coordination of services, staffing and training in independent living.

In addition, Section 811 provides capital advances to not-for-profit entities to build and/or rehabilitate community housing for persons with disabilities. This includes financing property acquisition, site improvement, conversion, demolition, relocation, and other expenses associated with supportive housing for persons with disabilities.

To be eligible for funding under Section 811, the applicant must be a private, non-profit organization with prior experience in housing or related social service activities. Government entities are not eligible for funding under this program.
### MAINSTREAM HOUSING

**ELIGIBILITY:**
- 18 years of age or older
- Low-income
- Has a disability per Social Security definition

**SERVICES:**
- Scattered site rent subsidy

This program is operated similar to the Housing Choice Voucher Program with the following exceptions:
- Must have a disability per Social Security definition;
- May pay no more than 30% of gross income; and
- Is not statewide

Currently, only the following Public Housing Authorities have Mainstream Vouchers:
- Lincoln, Ripley, Franklin and St. Louis Counties, and Liberty Housing Authority (serves Kansas City Metro area.)

### HOUSING CHOICE VOUCHER (SECTION 8)

**ELIGIBILITY:**
- 18 years of age or older
- Low-income

**SERVICES:**
- Scattered site rent subsidy

The Public Housing Authority pays a portion of the consumer’s rent through **vouchers** and **certificates**. The consumer may pay from $25.00 to 40% of their adjusted gross income, based on the local **Fair Market Rent (FMR)**.

### SHELTER PLUS CARE

**ELIGIBILITY:**
- 18 years of age or older
- Have a disability
- Meet **HUD** definition of homeless
- Very low income
- Receiving mental health services

**SERVICES:**
- Scattered site or project rental assistance

This program offers rental assistance to individuals and families receiving supportive services. The definition of a disability for this program is broader than the one used by the Social Security Administration in determining eligibility, i.e., it includes alcohol and drug addiction as a disability.

In order to meet the HUD definition of homelessness, an applicant must be:
- sleeping in an emergency shelter;
HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS

**ELIGIBILITY:**
- HIV positive
- Enrolled in HIV case management
- 100% of federal poverty or below
- Be assessed for need by case manager

**SERVICES:**
- Rent subsidy
- Short term rent, mortgage and utility assistance

Housing Opportunities for Persons with AIDS (HOPWA) provides low-income persons with HIV-positive diagnosis assistance in stabilizing their housing in order to avoid homelessness and increase access to essential health care and medications. Consumers must be enrolled in HIV case management and demonstrate that they are actively engaged in medical care.

Available services through HOPWA in Missouri reflect regional needs and priorities and are coordinated with services provided by the Ryan White CARE Act and other local, state, and federal programs for low-income individuals and families.

LOW INCOME HOUSING TAX CREDIT (LIHTC)

**ELIGIBILITY:**
- 18 years of age or older
- Low-income

Although this program is for encouraging developers to build affordable housing it has created over 37,000 units in Missouri for individuals that meet eligibility guidelines. For information on availability in your area, contact the Missouri Housing Development Commission (MHDC) at 816-759-7265.
## HOME PROGRAM

**ELIGIBILITY:**
- 18 years of age or older
- Low-income or very low income

Similar to **Low Income Housing Tax Credit** in that it is for encouraging developers to build affordable housing. This program provides additional units for very low income and low-income persons and families. For further information on what is available in your area contact **MHDC** at **816-759-7265**.

---

## --Home Purchasing

### FIRST PLACE LOANS

**ELIGIBILITY:**
- First time homeowner (in other words you can’t have owned a home in the last three years)
- Household income less than $61,100 (one to two persons) $64,415 (three or more people)

**SERVICES:**
- Below market interest rates and cash assistance for down payment and closing costs

First Place Loan program is a homebuyer program that provides a pool of money at below-market interest rates that lenders can access to provide loans to first-time homebuyers in the state of Missouri. One part of the program also provides down payment and closing cost assistance. These loans are 30-year, fixed-rate, first mortgages. **MHDC** releases funds periodically throughout the year.

Two types of funds are available, depending on the borrower’s needs:

**Cash Assistance Payment (CAP) loans** provide the homebuyer with a grant equal to 3% of their loan amount, and a below-market interest rate mortgage. This type of loan is best for those buyers that need assistance paying the down payment and closing costs. CAP loans can be used for both existing and new homes.

**Non-Cash Assistance Payment loans** (Non-CAP) are offered at a somewhat lower interest rate, usually .75% to 1% below the CAP rate. These loans are best for buyers that have adequate funds to pay their own down payment and closing costs. Non-CAP funds are
HOME Down Payment Assistance

<table>
<thead>
<tr>
<th>ELIGIBILITY:</th>
<th>MHDC is the most appropriate agency to contact regarding any down payment assistance that may be available. Every year there is usually some type of program created using Federal monies to assist first time homebuyers. Additional information can be found at: <a href="http://www.mhdc.com">www.mhdc.com</a>.</th>
</tr>
</thead>
<tbody>
<tr>
<td>• 18 years of age or older</td>
<td></td>
</tr>
<tr>
<td>SERVICES:</td>
<td></td>
</tr>
<tr>
<td>• Cash grants for down payment or closing costs</td>
<td></td>
</tr>
</tbody>
</table>

HABITAT FOR HUMANITY

<table>
<thead>
<tr>
<th>ELIGIBILITY:</th>
<th>Habitat for Humanity International is a nonprofit, ecumenical Christian housing ministry. Habitat for Humanity International's headquarters, located in Americus, Georgia, USA, provides information, training and a variety of other support services to Habitat affiliates worldwide. Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple, decent houses with the help of the homeowner (partner) families. Habitat houses are sold to partner families at no profit, financed with affordable, no-interest loans. The homeowners' monthly mortgage payments are used to build still more Habitat houses. Habitat is not a giveaway program. In addition to a down payment and the monthly mortgage payments, homeowners invest hundreds of hours of their own labor – sweat equity – into building their Habitat house and the houses of</th>
</tr>
</thead>
<tbody>
<tr>
<td>• 18 years of age or older</td>
<td></td>
</tr>
<tr>
<td>• Very low to low-income (30-50% median income)</td>
<td></td>
</tr>
<tr>
<td>SERVICES:</td>
<td></td>
</tr>
<tr>
<td>• Self Help Program</td>
<td></td>
</tr>
</tbody>
</table>
Habitat houses are affordable for low-income families because there is no profit included in the sale price and no interest charged on the mortgage. Mortgage length varies from seven to 30 years.

Forty-seven affiliates are listed for Missouri at http://www.habitat.org/local/ or check your local telephone book.

**VETERANS AFFAIRS**

**ELIGIBILITY:**
- Veterans who served on active duty and were discharged under conditions other than dishonorable
- Reservists and National Guard may qualify under certain conditions. (For more information contact VA.)

VA guaranteed loans are made by private lenders, such as banks, savings & loans, or mortgage companies to eligible veterans for the purchase of a home, which **must be for their own personal occupancy**. To get a loan, a veteran must apply to a lender. If the loan is approved, VA will guarantee a portion of it to the lender. This guaranty protects the lender against loss up to the amount guaranteed and allows a veteran to obtain favorable financing terms. There is no maximum VA loan but lenders will generally limit VA loans to $240,000.

VA loans offer the following important features:
- Equal opportunity for all qualified veterans to obtain a VA loan.
- Down payment not always required.
- VA assistance to veteran borrowers in default due to temporary financial difficulty.

VA also offers loans for other types of homes:
- Manufactured
- Mobile
- Modular
To obtain more information about VA home loans, call the VA at **1-800-827-1000** or contact a local lender or real estate professional.

### FANNIE MAE HOME-CHOICE LOANS

**ELIGIBILITY:**
- 18 years of age or older
- **Low-income** and have a disability

**SERVICES:**
- Low interest homeownership loans through local lender institutions

Fannie Mae provides financial products and services that make it possible for low, moderate and middle-income families to buy homes of their own. Fannie Mae began in 1969.

Money is not lent directly to homebuyers. Instead the program works with lenders to make sure they do not run out of mortgage funds, thus making it possible for people to achieve the goal of owning their own home.

When you go to a lender to qualify for a home loan Fannie Mae will be in the best position, along with your realtor, to assist you in determining if Fannie Mae funding can help with purchasing a home.

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**Home Repair/Weatherization Assistance**

**USDA 504 HOME REPAIR LOANS AND GRANTS**

**ELIGIBILITY FOR GRANT:**
- 62 years of age or older
- Unable to pay back loan

**ELIGIBILITY FOR LOAN:**
- 18 years of age and older
- Acceptable credit history
- **Very low income**

**SERVICES:**
- Loan and/or grant to repair or improve owned home in rural areas.

To provide loan and grant funds to be used to pay for needed repairs and improvements to dwellings of eligible **very low income** families. Grants must be used to remove health and safety hazards.
### HRO (HOME REPAIR OPPORTUNITY)
(Administered by Community Action Agencies)

<table>
<thead>
<tr>
<th>ELIGIBILITY:</th>
<th>MHDC provides Federal Home Funds to selected Community Action Agencies as part of the HRO Program to meet the growing need for home repairs for low and moderate-income homeowners. Community Action Agencies are listed in the back of this booklet.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowner</td>
<td></td>
</tr>
<tr>
<td>Low to moderate income</td>
<td></td>
</tr>
<tr>
<td>Maintained for three years or pay back</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>SERVICES:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Rehab, weatherize, lead abatement, access modifications</td>
<td></td>
</tr>
<tr>
<td>Grants are up to $20,000</td>
<td></td>
</tr>
</tbody>
</table>

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### LOW-INCOME WEATHERIZATION ASSISTANCE PROGRAM
(Administered primarily by Community Action Agencies)

<table>
<thead>
<tr>
<th>ELIGIBILITY:</th>
<th>Many low-income people live in older homes that may not have insulation or efficient heating systems. Weatherization is a program whereby energy-efficient improvements are installed in the home, resulting in lower utility bills year after year. This reduces the amount of assistance needed to pay higher utility bills in low-income households.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowner</td>
<td>The program aims to lower utility bills and improve comfort while ensuring health and safety. Possible solutions may be installation of storm windows, insulation, sealing of ductwork and floor repairs. Smoke and carbon monoxide detectors may also be installed.</td>
</tr>
<tr>
<td>Low income</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>SERVICES:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Minor rehab and repairs to make home more livable and energy efficient</td>
<td></td>
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</tbody>
</table>

In addition to the sixteen regional Community Action Agencies, the Kansas City Department of Housing and Community Development (816-513-3000) and the Urban League of Metro St. Louis (314-615-3611) also administer this program. Contact information for the Community Action Agencies is at Important Addresses and Phone Numbers.
---Home Access Modifications

## SHOW ME LOANS

<table>
<thead>
<tr>
<th>ELIGIBILITY:</th>
<th>SERVICES:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Persons with disabilities</td>
<td>Loans may be obtained for home access modifications such as: wheelchair</td>
</tr>
<tr>
<td>Homeownership</td>
<td>ramps, stairway lifts, widening doorways, bathroom modifications and</td>
</tr>
<tr>
<td></td>
<td>other access improvements. Loans toward the purchase of homes are not</td>
</tr>
<tr>
<td></td>
<td>available. The program is administered by Missouri Assistive Technology</td>
</tr>
<tr>
<td></td>
<td>(MoAT). Interested persons may get more information or a loan application</td>
</tr>
<tr>
<td></td>
<td>by calling MoAT at 1-800-647-8557, or they may send an email to <a href="mailto:matpmo@swbell.net">matpmo@swbell.net</a>.</td>
</tr>
</tbody>
</table>

## MEDICAID WAIVERS

<table>
<thead>
<tr>
<th>ELIGIBILITY:</th>
<th>SERVICES:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible for Medicaid</td>
<td>Some modification funding may be available for Medicaid-eligible</td>
</tr>
<tr>
<td></td>
<td>individuals through Medicaid waivers such as:</td>
</tr>
<tr>
<td></td>
<td>- Sarah Jean Lopez Waiver</td>
</tr>
<tr>
<td></td>
<td>- Independent Living Waiver</td>
</tr>
<tr>
<td></td>
<td>- MR/DD Waiver</td>
</tr>
<tr>
<td></td>
<td>Please check with your case manager for details. You may also check with</td>
</tr>
<tr>
<td></td>
<td>your local Center for Independent Living or Area Agency on Aging as they</td>
</tr>
<tr>
<td></td>
<td>may have or know of resources available for home modifications.</td>
</tr>
</tbody>
</table>

---Missouri Property Tax Credit

You *might* qualify for a rebate of from $1 to $750 of your real estate taxes or rent if:

- you or your spouse are 65 or older on the last day of the year
- OR 100 percent disabled, age 18-64
- OR a widowed person between 60 and 64 receiving Social Security surviving spouse benefits
- Your TOTAL household income—including Social Security and other non-taxable income—is less than $25,000 ($27,000 if you are a married couple)
You live in Missouri for the entire calendar year
You pay real estate taxes or rent on your main homestead

The actual amount of your credit will be based on your income and your real estate taxes or rent and can range from $0 to $750.

Not everyone who meets the eligibility requirements will get a credit. If your income is near the eligibility limit and your taxes are low, you may not be entitled to a credit.

For more information about this program, visit the Missouri Department of Revenue web site at http://dor.mo.gov/tax/personal/ptc/.

OTHER AGENCIES TO CONTACT

GOVERNOR’S COUNCIL ON DISABILITY
P. O. Box 1668
Truman Building, Room 250A
Jefferson City, MO 65102-1668
573-751-2600 or toll-free 1-800-877-8249

The Governor’s Council on Disability provides leadership and support so that all Missourians with disabilities achieve equal opportunities and independence. In carrying out this mission, the Governor’s Council on Disability:

1. Provides educational programs on disability rights & awareness, including housing issues and universal design
2. Provides technical assistance to Missourians interested in learning more about the legal universe of disability rights and housing

MISSOURI ASSISTIVE TECHNOLOGY (MoAT)
4731 South Cochise, Suite 114
Independence, MO 64055-6975
816-373-5193 or 1-800-647-8557

MoAT administers the Show-Me Loans Program for home access modifications.

MISSOURI COMMISSION ON HUMAN RIGHTS (MCHR)
P. O. Box 1129
3315 West Truman Boulevard, Suite 212
Jefferson City, MO 65102-1129
573-751-3325 or 1-877-781-4236
The basic powers and duties of the MCHR are to prevent (through education and outreach) and eliminate (through enforcement) discrimination, including discrimination in housing. The MCHR investigates complaints of discrimination in housing based on a person’s protected status of race, color, religion, national origin, ancestry, sex, disability and familial status. MCHR also provides presentations on housing discrimination.

MISSOURI PLANNING COUNCIL FOR DEVELOPMENTAL DISABILITIES (MPC)
P. O. Box 687
1706 East Elm
Jefferson City, MO 65102-0687
573-751-8611

The Missouri Planning Council for Developmental Disabilities (MPC) is a 24-member, consumer-driven council appointed by the Governor. Funded through the Federal Developmental Disabilities Assistance and Bill of Rights Act, the MPC plans, advocates for, and gives advice concerning the development of programs, services, policies, and regulations for persons with developmental disabilities that will increase their opportunities for independence, productivity, and integration into communities.

PUBLIC HOUSING AUTHORITIES (PHA)

There are 130 Public Housing Authorities in Missouri. Rather than list all 130 in this booklet, please visit this web site: http://www.hud.gov/offices/pih/pha/contacts/.

NON-MEDICAID INFORMATION

For information on other non-Medicaid funded home and community based services, such as state plan or private pay services you can contact one of the following agencies:

**Family Support Division (FSD)**
Information Line: 800-392-1261
http://www.dss.mo.gov/fsd/index.htm

**Division of Senior Services and Regulations (DSS)**
Information Hotline: 800-235-5503
Bureau of Special Health Care Needs-Hope Hotline: 800-451-0669
www.dhss.mo.gov/

**Department of Mental Health (DMH)**
Client Rights: 800-364-9687
www.dmh.mo.gov/
IMPORTANT ADDRESSES AND PHONE NUMBERS

CENTERS FOR INDEPENDENT LIVING:

Access II Independent Living Center (Access II)
611 West Johnson
Gallatin, MO 64640
Telephone: (660) 663-2423
Counties served: Caldwell, Carroll, Daviess, Grundy, Harrison, Livingston, Mercer, Ray

Bootheel Area Independent Living Center (BAILS)
P. O. Box 326
Kennett, MO 63857
Telephone: (573) 888-0002
Toll-free: 1-888-449-0949
Counties served: Dunklin, New Madrid, Pemiscot, Stoddard

Delta Center for Independent Living (DCIL)
Weldon Springs Professional Building
5933 Highway 94 South, Suite 107
St. Charles, MO 63304
Telephone: (636) 926-8761
Counties served: Lincoln, St. Charles, Warren

Disabled Citizens Alliance for Independence (DCAI)
P. O. Box 675
Viburnum, MO 65566
Telephone: (573) 244-5402
Counties served: Iron, Crawford, Dent, Reynolds, Washington

Disability Resource Association (DRA)
420-B South Truman Boulevard
Crystal City, MO 63019
Telephone: (636) 931-7696
Counties served: Jefferson

Independent Living Center of Southeast MO (ILCSEMO)
809 West Pine
Poplar Bluff, MO 63901
Telephone: (573) 686-2333
Counties served: Butler, Carter, Ripley, Wayne

Independent Living Resource Center (ILRC)
3620 West Truman Boulevard
Jefferson City, MO 65109
Telephone: (573) 556-0400
Toll-free: 877-627-0400
Counties served: Camden, Cole, Miller, Moniteau, Morgan, Osage

Living Independently for Everyone (LIFE)
1109 Ste. Genevieve
Farmington, MO 63640
Telephone: (573) 756-4314
Counties served: Madison, St. Francois, Ste, Genevieve

Midland Empire Resources for Independent Living (MERIL)
3715 Beck Road, Building D, Suite 403
St. Joseph, MO 64506
Telephone: (816) 279-8558
Toll-free: 1-800-242-9326
Counties served: Andrew, Atchison, Buchanan, Clinton, DeKalb, Gentry, Holt, Nodaway, Worth

North East Independent Living Services (NEILS)
109 Virginia, Suite 560
Hannibal, MO 63401
Telephone: (573) 221-8282
Counties served: Clark, Lewis, Marion, Monroe, Pike, Ralls

On My Own, Inc. (OMO)
111 North Elm
Nevada, MO 64772
Telephone: (417) 667-7007
Counties served: Bates, Cedar, Hickory, St. Clair, Vernon

Ozark Independent Living (OIL)
109 Aid Avenue
West Plains, MO 65775
Telephone: (417) 257-0036
Toll-free: 1-888-440-7500
Counties served: Douglas, Howell, Oregon, Ozark, Shannon, Texas, Wright
Paraquad, Inc.
311 North Lindbergh Boulevard
St. Louis, MO 63141
Telephone: (314) 567-1558
Counties served: St. Louis City, St. Louis County

Rural Advocates for Independent Living (RAIL)
1100 South Jamison
Kirksville, MO 63501
Telephone: (660) 627-7245
Toll-free: 1-888-295-6461
Counties served: Adair, Chariton, Knox, Linn, Macon, Putnam, Schuyler, Scotland, Shelby, Sullivan

SEMO Alliance for Disability Independence (SADI)
121 South Broadview Plaza, Suite 12
Cape Girardeau, MO 63703
Telephone: (573) 651-6464
Toll-free: 1-800-898-7234
Counties served: Bollinger, Cape Girardeau, Mississippi, Perry, Scott

Services for Independent Living (SIL)
1401 Hathman Place
Columbia, MO 65201
Telephone: (573) 874-1646
Counties served: Audrain, Boone, Callaway, Cooper, Howard, Montgomery, Randolph

SW Center for Independent Living (SCIL)
2864 Nettleton Avenue
Springfield, MO 65807
Telephone: (417) 886-1188
Toll-free: 1-800-676-7245
Counties served: Christian, Dallas, Green, Lawrence, Polk, Stone, Taney, Webster

Tri-County Center for Independent Living (TCIL)
1420 Highway 72 East
Rolla, MO 65401
Telephone: (573) 368-5933
Counties served: Laclede, Phelps, Pulaski

The Independent Living Center, Inc. (TILC)
1001 East 32nd Street
Joplin, MO 64804
Telephone: (417) 659-8086
Toll-free: 1-877-307-8702
Counties served: Barry, Barton, Dade, Jasper, McDonald, Newton

The Whole Person, Inc. (TWP)
301 East Armour Boulevard, Suite 430
Kansas City, MO 64111
Telephone: (816) 561-0304
Toll-free: 1-800-878-3037
Counties served: Cass, Clay, Jackson, Platte

West Central Independent Living Solutions (WILS)
123 East Gay, Suite A-1
Warrensburg, MO 64093
Telephone: (660) 422-7883
Toll-free: 1-800-236-5175
Counties served: Benton, Henry, Johnson, Lafayette, Pettis, Saline

Heartland, Inc., Branch of DCAI (HILC)
P. O. Box 578, 1010 Highway 28 West
Owensville, MO 65066
Telephone: (573) 437-5100
Counties served: Franklin, Gasconade, Maries

MISSOURI AREA AGENCIES ON AGING

Southwest Office on Aging
1735 South Fort
Springfield, MO 65807
Telephone: (417) 862-0762
Toll-free: 1-800-497-0822
Counties served: Barry, Christian, Dade, Dallas, Douglas, Howell, Green, Lawrence, Ozark, Oregon, Polk, Shannon, Stone, Taney, Texas, Webster, Wright

Southeast MO AAA
1219 North Kingshighway, Suite 100
Cape Girardeau, MO 63701
Telephone: (573) 335-3331
Toll-free: 1-800-392-8771
District III AAA
106 West Young Street, P. O. Box 1078
Warrensburg, MO 64093
Telephone: (660) 747-3107
Toll-free: 1-800-886-4699
Counties served: Bates, Benton, Carroll, Cedar, Chariton, Henry, Hickory, Johnson, Lafayette, Pettis, Saline, St. Clair, Vernon

Northwest MO AAA
P. O. Box 2765
Albany, MO 64402
Telephone: (660) 726-3800
Toll-free: 1-888-844-5626
Anderson, Counties served: Atchison, Buchanan, Caldwell, Clinton, Daviess, DeKalb, Gentry, Grundy, Harrison, Holt, Linn, Livingston, Mercer, Nodaway, Putnam, Sullivan, Worth

Northeast MO AAA
815 North Osteopathy
Kirksville, MO 63501
Telephone: (660) 665-4682
Toll-free: 1-800-664-6338
Counties served: Adair, Clark, Knox, Lewis, Lincoln, Macon, Marion, Monroe, Montgomery, Pike, Ralls, Randolph, Schuyler, Scotland, Shelby, Warren

Central MO AAA
1121 Business Loop 70 East, Suite 2A
Columbia, MO 65201
Telephone: (573) 443-5823
Counties served: Audrain, Boone, Callaway, Camden, Cole, Cooper, Crawford, Dent, Gasconade, Howard, Laclede, Maries, Miller, Moniteau, Morgan, Osage, Phelps, Pulaski, Washington

Mid-America Regional Council
300 Rivergate Center, 600 Broadway
Kansas City, MO 64105
Telephone: (816) 474-4240
Toll-free: 1-800-593-7948
Counties served: Cass, Clay, Jackson, Platte, Ray

Mid-East MO AAA
14535 Manchester
Manchester, MO 63011
Telephone: (636) 207-0847 or 207-1323
Toll-free: 1-800-243-6060
Counties served: Franklin, Jefferson, St. Charles, St. Louis
St. Louis AAA
634 North Grant
St. Louis, MO 63103
Telephone: (314) 612-5918
Area served: St. Louis City

Region X AAA
1710 East 32nd, P. O. Box 3990
Joplin, MO 64803
Telephone: (417) 781-7562 or 627-0600
Counties served: Bates, Jasper, McDonald, Newton

COMMUNITY ACTION AGENCIES

Central Missouri Counties Human Development Corporation
807B North Providence Road
Columbia, MO 65203
Telephone: (573) 443-8706
Counties served: Audrain, Boone, Callaway, Cole, Cooper, Howard, Moniteau, Osage

Community Services Inc. of Northwest Missouri
P. O. Box 328
1212B South Main
Maryville, MO 64468
Telephone: (660) 582-2965
Counties served: Atchison, Gentry, Holt, Nodaway, Worth

Delta Area Economic Opportunity Corporation
99 Skyview Road
Portageville, MO 63873
Telephone: (573) 379-3851
Counties served: Dunklin, Mississippi, New Madrid, Pemiscot, Scott, Stoddard

East Missouri Action Agency
107 Industrial Drive
Park Hills, MO 63601
Telephone: (573) 431-5191
Counties served: Bollinger, Cape Girardeau, Iron, Madison, Perry, St. Francois, Ste. Genevieve, Washington

Community Action Partnership of St. Joseph
P. O. Box 3068
817 Monteray Street
St. Joseph, MO 64503
Telephone: (816) 233-8281
Counties served: Andrew, Buchanan, Clinton, DeKalb

**Economic Security Corporation of the Southwest Area**
P.O. Box 207
302 South Joplin Street
Joplin, MO 64802
Telephone: (417) 781-0352
Counties served: Barton, Jasper, McDonald, Newton

**Green Hills Community Action Agency**
P.O. Box 278
1506 Oklahoma Avenue
Trenton, MO 64683
Telephone: (660) 359-3907
Toll-free: 1-877-611-7600
Counties served: Caldwell, Daviess, Grundy, Harrison, Linn, Livingston, Mercer, Putnam, Sullivan

**Human Development Corporation of Metropolitan St. Louis**
929 North Spring
St. Louis, MO 63108
Telephone: (314) 613-2200
Counties served: City of St. Louis and Wellston

**Jefferson-Franklin Community Action Corporation**
725 Maple, Suite 201
P.O. Box 920
Hillsboro, MO 63050
Telephone (636) 789-3563
Counties served: Franklin, Jefferson

**Missouri Ozarks Community Action, Inc.**
306 South Pine Street
P.O. Box 69
Richland, MO 65556
Telephone (573) 765-3263
Counties served: Camden, Crawford, Gasconade, Laclede, Maries, Miller, Phelps, Pulaski

**Missouri Valley Community Action Agency**
1415 South Odell
Marshall, MO 65340
Telephone: (660) 886-7476
Counties served: *Carroll, Chariton, Johnson, Lafayette, Pettis, Ray, Saline*

**North East Community Action Corporation**
P.O. Box 470
16 North Court Street
Bowling Green, MO 63334
Telephone: (573) 324-2231
Counties served: *Lewis, Lincoln, Macon, Marion, Monroe, Montgomery, Pike, Ralls, Randolph, Shelby, St. Charles, Warren*

**Northeast Missouri Community Action Agency**
P.O. Box 966
1011 S. Jamison
Kirksville, MO 63501
Telephone: (660) 665-9855
Counties served: *Adair, Clark, Knox, Scotland, Schuyler*

**Ozark Action, Inc.**
P.O. Box 588
710 East Main
West Plains, MO 65775
Telephone: (417) 256-6147
Counties served: *Douglas, Howell, Oregon, Ozark, Texas, Wright*

**Ozarks Area Community Action Corporation**
215 South Barnes
Springfield, MO 65802
Telephone: (417) 862-4314
Counties served: *Barry, Christian, Dade, Dallas, Greene, Lawrence, Polk, Stone, Taney, Webster*

**Community Action Agency of St. Louis County**
2709 Woodson Road
St. Louis, MO 63114
Telephone (314) 863-0015
Counties served: *St. Louis County*

**South Central Missouri Community Action Agency**
P.O. Box 6, Old Alton Road
Winona, MO 65588
Telephone: (573) 325-4255
Counties served: *Butler, Carter, Dent, Reynolds, Ripley, Shannon, Wayne*

**United Services Community Action Agency**
6323 Manchester Avenue
Kansas City, MO 64133
Telephone (816) 358-6868
Counties served: Clay, Jackson, Platte

West Central Missouri Community Action Agency
P.O. Box 125
106 West 4th Street
Appleton City, MO 64724
Telephone: (660) 476-2185
Counties served: Bates, Benton, Cass, Cedar, Henry, Hickory, Morgan, St. Clair, Vernon
We hope this booklet is a useful resource for you. If you have any questions or feel that the information contained herein needs to be updated, please contact the PIC Commission through the

GOVERNOR’S COUNCIL ON DISABILITY.
P. O. Box 1668
Truman Building, Room 250A
Jefferson City, MO 65102-1668
573-751-2600 or toll-free 1-800-877-8249

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Home is the heart of life.
Home is where we feel at ease, where we belong,
where we can create surroundings that reflect our tastes and pleasures...
Making a home is a form of creativity open to everyone.

Terence Conran

❖
GLOSSARY OF HOUSING AND OTHER TERMS

AAA (Area Agencies on Aging) – Provides services for individuals aged 60 and over such as Congregate and home delivered meals, transportation, legal support, information and referral, case management services and family caregiver services. Located in 10 regional offices covering every Missouri county and St. Louis City.

ADA – Alcohol and Drug Abuse or American with Disabilities Act

AMI – American Median Income

CAP or CAA (Community Action Agency) – Nonprofit private and public organizations established under the Economic Opportunity Act of 1964 to fight America’s War on Poverty and help people to help themselves in achieving self-sufficiency. There are 19 Community Action Agencies in Missouri.

CDC – Community Development Corporation – Not for profit organizations that encourage and promote the industrial, economic, entrepreneurial, commercial and civic development or redevelopment of a community or area, includes the provision of housing and community economic development projects that benefit low and moderate income individuals and communities.

CDBG (Community Development Block Grant Program) – Authorized by the Housing and Community Development Act of 1974 replacing several community development categorical grant programs. CDBG provides eligible metropolitan cities and urban counties (called "entitlement communities") with annual direct grants that they can use to revitalize neighborhoods, expand affordable housing and economic opportunities, and/or improve community facilities and services, principally to benefit low- and moderate-income persons.

Certificate – A term used to refer to a type of rental subsidy.

CHDO (Community and Housing Development Organization) – A federally defined type of nonprofit housing provider that must receive a minimum of 15 percent of all Federal HOME Investment Partnership funds. The primary difference between CHDO and other nonprofits is the level of low-income resident participation on the Board of Directors.

CILs (Centers for Independent Living) – Community-based non-profit consumer controlled organizations that are cross-disability and provide information and referral, independent living skills training, peer support, and individual and systems advocacy as their four core services. They also provide other services such as consumer-directed personal assistance services, and benefits counseling. For more information about CILs, or to find the center closest to you, call the Statewide Independent Living Council toll-free at (877) 222-8963.

Consolidated Plan – Developed by local and state governments with the input from citizens and
community groups, the Consolidated Plan serves four functions: 1) it is a planning document for each state and community, built upon public participation and input; 2) it is the application for funds under HUD’s formula grant programs (Community Development Block Grant, HOME, Emergency Shelter Grant, and Housing Opportunities for People With AIDS); 3) it lays out local priorities; and 4) it lays out a 3-5 year strategy the jurisdiction will follow in implementing HUD programs. The housing plan must also address the needs of people with disabilities.

**Continuum of Care** – A program to help more than 330,000 homeless Americans get housing, job training, child care, and other services. The Continuum of Care, which is the centerpiece of the federal policy on homelessness, stresses permanent solutions to homelessness through comprehensive and collaborative community planning. Includes funding for Supportive Housing (SHP), Shelter Plus Care (SHP) and Section 8 Moderate Rehabilitation for Single Room Occupancy (Mod Rehab SRO).

**CPS (Division of Comprehensive Psychiatric Services)** – Housed within the Department of Mental Health.

**CSA** – Chronic Substance Abuse

**DED** – State Department of Economic Development

**DSS (Division of Senior Services)** – Part of the Department of Health and Senior Services (DHSS), DSS employs over 400 social workers covering every county in Missouri who provide case management and adult protective services to seniors and adults with disabilities.

**DVR (Division of Vocational Rehabilitation)** – Part of the Department of Elementary and Secondary Education (DESE), oversees administration of the Independent Living Waiver, 21 Centers for Independent Living for consumers with physical disabilities.

**Empowerment Zones and Enterprise Communities (EZ/EC)** – Designated low-income areas targeted to receive tax incentives, performance grants, and loans in order to create jobs, expand business opportunities, and support people looking for work. Initially authorized by Title XIII of the Omnibus Budget Reconciliation Act of 1993 (the Statute), additional EZ/ECs were authorized by the Taxpayer Relief Act of 1997.

**Entitlement** – An underlying formula governing the allocation of Block Grant funds to eligible recipients. Entitlement grants are provided to larger urban cities (i.e., population greater than 50,000) and larger urban counties (greater than 200,000).

**ESG (Emergency Shelter Grant)** – Grants for the rehabilitation or conversion of buildings into homeless shelters. Also provides funds for certain related social services, operating expenses, homeless prevention activities and administrative costs.

**Eviction** – Legal procedure to remove resident from unit.
**Fair Housing Act** – Legislation first enacted in 1968 and expanded by amendments in 1974 and 1988, which provides the Secretary with investigation and enforcement responsibilities for fair housing practices. Prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, disability, or familial status.

**Family Self-Sufficiency Program** – The Family Self-Sufficiency (FSS) program is an employment and savings incentive program for low-income families that have Section 8 vouchers or live in public housing.

**FMR (Fair Market Rents)** – Rent Schedules published in the Federal Register, which establish maximum eligible rent levels allowed under the Section 8 program by geographic area. Also used by other rent subsidy programs.

**Federal National Mortgage Association (Fannie Mae)** – A federally chartered, stockholder owned corporation which supports the secondary market for both conventional mortgages and mortgages insured by the FHA and guaranteed by VA.

**Federal Preferences** – HUD designates certain groups of individuals as having priority status on housing waiting lists. For instance, individuals paying more than 50% of the income for housing would have a federal preference.

**FEMA (Federal Emergency Management Agency)** – a formerly independent agency that became part of the new Department of Homeland Security in March 2003, it is tasked with responding to, planning for, recovering from and mitigating against disasters.

**FHLB (Federal Home Loan Bank)** – a source of funding for housing development. The one for Missouri is in Des Moines, Iowa.

**HAP (Housing Assistance Payment)** – Agreement between landlord and program to pay difference between tenant's share of rent and current rent of unit including specified damage reimbursement.

**HOME** – Provides funds to local governments and states for new construction, rehabilitation, acquisition of standard housing, assistance to homebuyers, and tenant-based rental assistance.

**Home and Community Services** – Services and supports provided in a home or community location to help persons live as independently as possible.

**HOPE VI or the Urban Revitalization Program** – Enables demolition of obsolete public housing, revitalization of public housing sites and distribution of supportive services to the public housing residents affected by these actions.

**HOPWA** – Housing Opportunities for Persons with AIDS – Also a funding program that may be
used for housing for persons with HIV.

**Housing Choice Voucher** – In 1999, the Section 8 certificate and voucher programs were merged into the new Housing Choice Voucher Program (HCVP). The HCVP has also changed some of the rules, especially relative to the rents the household may pay. 

**HQS (Housing Quality Standards)** – This refers to the rules used when inspecting a rental unit to determine if the housing is safe, decent and sanitary.

**HTF (Housing Trust Fund)** – The Missouri Housing Trust Fund was created by the State Legislature in 1994 to help meet the housing needs of very low-income families and individuals. It provides funding for a variety of eligible activities, including: rental housing production, housing and related services for the homeless, and rental subsidies, among other activities.

**HUD (Housing and Urban Development)** – The department of the federal government that dispenses and manages federal housing assistance.

**HUD 202** – Provides capital advances to finance the construction and rehabilitation of structures that will serve as supportive housing for very low-income elderly persons and provides rental subsidies for the projects to help make them affordable.

**HUD 811** – Provides grants to nonprofit organizations to develop and construct or rehabilitate rental housing with supportive services for very low-income person with disabilities.

**ICF/MR (Intermediate Care Facility for Persons with Mental Retardation)** – A licensed facility that provides care designed to meet the needs of persons with mental retardation who require special health and rehabilitation services. Missouri’s habilitation centers are ICF/MR facilities.

**IGR (Independent Group Residence)** – A type of rental subsidy funded by HUD that allows people with disabilities to live with one or more individuals and receive a rental subsidy.

**Income** - The gain that proceeds from property, labor, or business. For purposes of figuring rent in subsidy programs, income includes but is not limited to: annual gross income including welfare assistance; unemployment and disability compensation, interest, dividends, and child support payments.

**Lender** - The bank, credit union, saving and loan association, mortgage company, or other financial institution that provides funds to a borrower

**Low Income** – Income that does not exceed 80 percent of area median income.

**Low Income Housing Tax Credits (LIHTC)** – A way of obtaining financing to develop low-income housing. Government programs provide dollar-for-dollar credit toward taxes owed by the housing owner. These tax credits can be sold, or used to back up bonds that are sold, to obtain financing to develop the housing.
MACA (Missouri Association for Community Action) – The statewide association for CAP agencies (see definition under CAP).

Mainstream Section 8 (a.k.a. Mainstream) – Awards funding for Section 8 vouchers to very low-income families whose head, spouse, or sole member is a person with a disability.

MASW (Missouri Association for Social Welfare) – Social Advocacy Organization that contracts with MHDC to conduct statewide homeless count every other year.

Median Income – The income level at which half of the population receive more income and half receive less. Each year HUD establishes the Median Income for states and metropolitan areas based on household size. HUD revised these figures periodically.

Medicaid – State and federally funded health care for low income and needy populations.

Medicare – The national health insurance program for those age 65 and older and for some persons under age 65 with disabilities.

MHDC (Missouri Housing Development Commission) – Missouri’s state housing finance agency established by the 75th General Assembly in 1969. MHDC functions as a bank, providing financing directly to borrowers or through a network of private lending institutions. Most of MHDC's programs operate as a public-private partnership.

MRDD (Division of Mental Retardation and Developmental Disabilities) – Housed within the Department of Mental Health, serves a population that has developmental disabilities such as mental retardation, cerebral palsy, head injuries, autism, epilepsy, and certain learning disabilities. Such conditions must have occurred before age 22, with the expectation that they will continue. To be eligible for services from the division, persons with these disabilities must be substantially limited in their ability to function independently.

PH – Permanent Housing for people with disabilities.

PHA – Public Housing Authority or Agency

PRA (Project Based Rental Assistance) – Rental subsidies that are based in one building or apartment project. The subsidy belongs to the unit and not the individual.

PWA – Persons with AIDS

PWOD – Persons with other disabilities

RCF (Residential Care Facility) – A licensed facility that provides meals, shelter and personal assistance or supervision for more than 24 consecutive hours for adults who do not require
nursing home care. Residents must demonstrate ability to negotiate a path to safety in case of emergency.

**Rent Subsidy** – This refers to a cash payment to a landlord that assists very low-income individuals in paying for housing. Typically, the tenant pays 30% of their income for rent, and the rental subsidy pays the remaining amount.

**Ryan White** – Title I Federal grant monies used for services to persons with AIDS. In Missouri this funding comes through the Department of Health and Senior Services.

**Scattered Site** – The ability to use a housing subsidy to live in market rate units in a neighborhood of one’s own choosing.

**Section 8** – This is a federal HUD program that provides funds for rent subsidies.

**SHOP (Self-Help Homeownership Opportunity Program)** – The Self-Help Homeownership Opportunity Program enables families to become homeowners with an investment of "sweat equity" – contributing their own labor to help with such tasks as painting, landscaping, carpentry and roofing. HUD grants will provide subsidies averaging $10,000 to lower the price of each home. Families unable to afford a home and having incomes below 80 percent of the area median income are eligible to receive HUD assistance under SHOP.

**SHP (Supportive Housing Program)** – Provides grants to develop permanent and/or transitional supportive housing and services that will enable homeless people to live as independently as possible.

**SMI** – Serious Mental Illness.

**SPC (Shelter Plus Care)** – Provides rental assistance that when combined with social services, provides permanent supportive housing for homeless people with disabilities and their families.

**SRA (Sponsor Based Rental Assistance)** – An agreement between landlord and provider allowing for subletting the unit to program participants.

**TRA (Tenant Based Rental Assistance)** – This term refers to rental subsidies that are portable; in other words, the subsidy is held by the tenant and not the unit.

**TTP (Total Tenant Payment)** – The amount the participant pays for their portion of the rent.

**Universal Design** - 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.

**USDA-RD** – United States Department of Agriculture – Rural Development (includes rural housing service).
**Very Low Income** – Income that does not exceed 50% percent of area median income.

**Voucher** – A term used to refer to a type of rental subsidy. Low-income families use vouchers to help pay for housing that they find in the private market.