

Navigating Accessible Community Housing

A Guide for Individuals with Disabilities and their Support Teams
Seeking Housing in the Community



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Navigating Accessible Community Housing: A Guide for Individuals with Disabilities and their Support Teams Seeking Housing in the Community

Navigating the world of housing can be complicated, especially when affordable, accessible and integrated housing can be challenging to find in West Virginia. This is made even more difficult when the individual looking for available housing is a resident in a nursing facility with limited access to the community. Support and Transition Team individuals – facility social workers and discharge planners, family and friends, or other individuals attempting to aid a person wanting to transition to the community – can be an asset in navigating the complex world of housing in the state. The information in this document will attempt to provide some direction and focus not only in finding available rental housing while in a facility, but also on dealing with contractors for modifications of existing housing and evaluating housing for accessibility.

This guide was created with funding from the Take Me Home, West Virginia grant demonstration program housed through the West Virginia Department of Health and Human Resources, Bureau for Medical Services (BMS). Take Me Home is now a program under the Aged and Disabled and Traumatic Brain Injury Waiver programs through BMS that assists individuals transitioning from long-term care facilities who wish to receive long-term services and supports in the community. This information is not meant to be an all-inclusive guide on housing options and laws in West Virginia.

How does someone find affordable rental housing in West Virginia?

Currently, there is not an online housing registry that lists all rental properties available in West Virginia. Below are resources to locate rental housing by location.

- Google Search: A search on Google for rental housing in West Virginia may provide various links to possible rental housing; however, often properties do not list what is currently available. The property manager/owner will need to be contacted directly to request information on current availability, as well as information on what apartments have the accessibility features needed by a person with disabilities.
- HUD/PHA: There are many public housing authorities located throughout the state. The US Department of Housing and Urban Development (www.hud.gov)

provides a list to public housing authorities that cover various counties, regions or cities throughout West Virginia. Public housing authorities may have properties that they rent units out of as public housing and may also have housing vouchers that will allow selection of a private rental unit (where a landlord agrees) at an affordable rate.

- USDA: In a rural state like West Virginia, the US Department of Agriculture's Rural Development department (www.rd.usda.gov) has affordable housing units in many areas of the state. The USDA's website lists those properties and some information about the accessibility features of the units.
- Facebook, Zillow, Trulia, Apartments.com, Home.com, Realtor.com and other online housing and apartment hunting resources.
- Word of mouth: Sometimes the best resource for housing referrals is through friends and family in the area.

How does a prospective tenant know the cost of rent in income-based housing? (What does "affordable" mean?)

National standards recognize that in order to be "affordable" no more than 30% of a family's income should be spent on housing and housing-related expenses (such as utilities). Any family paying more than that amount is considered housing cost burdened.¹ "Affordable housing" also refers to rental housing that has a more affordable rent. Often the tenant pays a portion of the total rent that is equivalent to approximately 30% of their monthly income. In other cases, the rent on all of the units of the property are set at a lower rate than comparable units in the area in an effort to make them affordable for low-income individuals and families. For example: most of the units in a given area range from \$500-\$650 per unit per month for a standard one-bedroom. In that same area, an affordable flat rate unit may be set at an amount closer to \$400 per month to allow individuals and families making less money a better chance at accessing rental housing without overburdening themselves financially.² The best way to know whether a unit is considered an affordable unit is to ask the landlord or property manager the rental amount per month, and if that amount is a flat rate or set based upon the tenant's monthly income.

¹ Priced Out: The Housing Crisis for People with Disabilities (2016); Technical Assistance Collaborative; www.tacinc.org/knowledge-resources/priced-out-v2

² Low-Income Housing Tax Credits program; US Department of Housing and Urban Development, Office of Policy Development and Research; www.huduser.gov/portal/datasets/lihtc.html

What documents will be needed to apply for rental housing?

To access rental housing, an individual will need several forms of identification. Each apartment complex will have their own document requirements. Apartments that have a rental subsidy attached (where the tenant's rental amount is based upon their income) will also need forms of income verification documents. In these affordable units, income verification will need to be reevaluated every year for renewal of the lease. Here is a list of the basic documents an individual will likely need:

- Birth Certificate
- Social Security Card
- Current/Valid Driver's License or State-Issued ID
- Marriage Certificate, if applicable
- Divorce Decree, if applicable
- Bank statements to all bank accounts with current balance
- Social Security Income (SSI) Award Letter, if applicable
- Social Security Disability Income (SSDI) Award Letter, if applicable
- Employment verification letter from employer, if applicable

In addition to the above, the new property manager may also request the names, addresses and phone numbers for previous landlords (generally for the last five years) and two or more personal references.

What questions are housing providers (apartment managers/owners) allowed to ask during the application process?

Housing providers will ask a variety of questions of prospective tenants seeking to rent a unit. Permitted questions can include personal information, background information, previous rental history, financial statements, etc. For individuals with disabilities, housing providers **cannot** ask for details about the diagnosis or symptoms of the person's disability AND/OR private medical history or current medical and insurance provider information. If a person with a disability requests an accommodation or modification, the landlord can ask what specific need the alteration meets and how the modification relates to their disability if it's not readily apparent. For example, a landlord should not ask a prospective tenant who meets with them while ambulating with the use of a wheelchair why they need a ramp to a unit that has steps to enter/exit as it's apparent as to the need being addressed. However, a landlord might ask someone with a physical or mental disability where the disability is not easy to see how the request for a closer parking space relates to

their disability and may ask for third-party verification of the disability and the nexus between the need posed by that disability and the request being made for accommodation/modification.³(More on asking for modifications/accommodations below.)

Can a housing provider deny housing based on a person's disability?

No. A person with a disability cannot be denied housing solely based upon their status as a person with a disability. For example, a landlord cannot state that a person with a disability cannot move into one of their units because the property's insurance premiums would increase or because the landlord fears a tenant will be injured or hurt because of the nature of their disability and how it relates to the unit in question. Landlords also cannot falsely deny that the unit is available if it is in fact available based solely on the fact that they do not wish to rent to someone with a disability (or any person based upon their status as an individual in a protected class under fair housing laws).⁴ A landlord, however, may deny a person with a disability a unit for reasons that do not relate to their disability (see below regarding denials based upon past evictions, criminal background histories and other issues). If an individual is denied housing based solely upon their disability, the housing provider should be reported immediately to the West Virginia Human Rights Commission which investigates statewide complaints of discriminatory practices in housing that go against state and federal Fair Housing laws.

What if there is a past eviction? What if there is a criminal arrest or conviction? What if the individual is a registered sex offender?

It is very common for individuals with these issues on their background check and rental history to be denied housing. These are legitimate reasons for a denial of housing to any individual, regardless of disability status. A person who has been evicted in the past for non-payment of rent creates a risk to the property manager that the same individual will repeat the pattern and will, once again, not pay their monthly rent.

However, the number one recommendation for individuals with these issues on their background/history reports is to NEVER deny or try to hide that such a history exists. Denial of the existence of one of these factors on a housing

³ Tenants & Landlords in WV: Rights and Responsibilities (2015); West Virginia Senior Legal Aid, Inc.; seniorlegalaid.net/tenants-a-landlords-rights-and-responsibilities/

⁴ "West Virginia Fair Housing Act", W.V. Code §5-11A

application is considered a falsification and can cause immediate denial without the possibility of appeal.

Once a denial based upon one of these factors is received, it is possible to appeal the denial to the property manager for review. These requests for review are generally best done in writing with supporting documentation that allows the landlord to see the past history is no longer a risk to the individual's ability and willingness to follow the terms of a lease agreement with the landlord. For example, if an eviction due to non-payment of rent was caused by a hospitalization followed by a long-term stay in a nursing home, the individual may want to have documentation of the subsequent dates as well as a referral from the former landlord that before the incident in question the individual was a model tenant and did not violate any other terms of the lease agreement. It also helps to document that the individual either has paid back the past due rent or has made arrangements with the former landlord to make payments until the past due amount is paid in full. In the same regard, if an individual is denied based upon a criminal background check, the individual might ask the property manager to review the criminal history and note that the offense does not pose a current risk to the property and/or the health and safety of the landlord or other tenants (for example, perhaps the offense was non-violent and years old). The individual might provide references from past landlords or members of the community of their character and the unlikelihood that such an incident will be repeated again. In these cases, the property manager still has a right to refuse housing based upon the original determination, but many will review the determination based upon the evidence provided to make a final call on whether to approve or deny a person's housing application. In the case of registered sex offenders, it is almost always the case that a determination based upon this reason will stand as a denial no matter what documentation is provided. Individuals who are registered sex offenders should seek programs specifically geared toward helping to house these individuals or private landlords with properties that fall into the areas not restricted by their status on the registry.

What is the proper way to ask a landlord for a modification or accommodation for rental housing? Who pays for the modifications to be done to rental housing?

In terms of housing, people with disabilities may need *reasonable accommodations* (changes to policies and procedures of the housing complex) or *reasonable modifications* (changes to the physical structure of the property) in

order to fully use and enjoy their apartment and the community areas. While there is no specific format required for making a request, it is always best to put communication with the landlord concerning those requests in writing. The landlord should respond within a reasonable amount of time either granting the request or seeking alternatives to meet the person's need. In turn, the person making the request is not required to accept the alternative offered but both parties are expected to engage in an interactive exchange that seeks to eliminate any barriers for the person with a disability to fully use the property to the same extent as other tenants without disabilities.

If the property is privately owned, the tenant making the request for a modification will likely be financially responsible. The property owner may require the tenant to find and hire their own contractor to complete the work. Private landlords may also require that a tenant removes the modification and restores the unit to its original state once they are ready to move out of the unit. If the property receives federal funding, they may be the ones responsible for hiring and paying a contractor to complete the work. Housing providers who receive federal funding are generally required to pay the cost of reasonable modifications out of pocket if requested by a tenant. There are some exceptions to this rule, including private landlords who accept Housing Choice Vouchers for a portion of the tenant rent from a local Public Housing Authority. In either case, the landlord and tenant are still required to engage in the interactive exchange process on the request – communicating back and forth until an agreement is reached that allows the person with a disability the full use and enjoyment of the unit without causing some undue financial or administrative burden on the housing provider. If a housing provider takes an extremely long time to process a request or denies the request outright without seeking alternative solutions, they should be reported to the West Virginia Human Rights Commission immediately for investigation as to possible discriminatory practices.

The landlord is **not** allowed to raise a person's rental amount or deposit because they are a person with a disability or because they have requested a reasonable modification or accommodation. Different terms and conditions in lease agreements for persons with disabilities versus individuals without disabilities is against Fair Housing laws and should be reported immediately to the West Virginia Human Rights Commission for investigation as to discriminatory practices.

Finally, persons with physical and mental disabilities often find that the use of an emotional support/assistance animal or a service animal can allow them increased

independence and the freedom to fully use and enjoy their environment. Assistance animals, or emotional support animals, provide comfort and support to persons with mental disabilities. Service animals perform an actual service for a person with a physical disability (like guide dogs for persons who are blind or dogs who can detect the onset of seizures or blood sugar episodes). In both cases, a landlord must allow persons with disabilities to live in their homes with them regardless of any pet policy set forth by the owner. Assistance and service animals are NOT considered pets and, therefore, are not subject to any pet policies contained in standard lease agreements.

Landlords cannot charge additional deposits for these animals and cannot limit the animal by breed. For more information, please contact the Housing Investigators at the West Virginia Human Rights Commission or disability support specialists at one of the Centers for Independent Living across the state.

What are important questions to ask when considering signing a lease and accepting housing? What should be in a lease? Is a lease even needed?

A lease agreement is a contract between a landlord and a tenant. It should specify who is responsible for each item in the agreement. Basically, the landlord is AGREEING to let the tenant live in a property/unit and, in return, the tenant is agreeing to pay a monthly rental amount and follow the rules (terms and conditions) that the landlord has set. Other conditions that might be in a lease agreement could include who is responsible for the condition of the home; the standards for “normal wear and tear;” who is responsible for normal maintenance and upkeep to the property; the responsibility the tenant has for any guests that visit them at the property; and whether or not the landlord expects tenants to notify them if they plan to be absent from the property for any length of time (generally several days or weeks). The lease should, at least, include the amount of rent and housing security deposit agreed upon by both parties, the date that rent is due each month (and perhaps any grace period or late fees from payments not received on time), and the start and end date of the lease agreement.

It is important to remember that a lease agreement protects not only the landlord, but also the tenant. If a landlord states that there is no lease for an apartment, the tenant is essentially living on a month-to-month basis in the eyes of the law. If the tenant pays the rental amount at the first of the month, and the landlord accepts that payment, both parties are agreeing to a mutual living arrangement for the month. But

if the landlord does not accept payment, they can move to have the tenant immediately evicted from the property and the tenant may not have any right or claim to stay until they find alternative housing. Without a lease agreement, the landlord can also state that the rental amount has changed at any time or state that the tenant has not lived up to their expectations and, again, move to have the tenant immediately removed from the property. A lease agreement will allow the tenant to step into court to defend their right to stay in a property until either the tenant is ready to leave, or the term of the lease has ended.³

Can a housing provider require a prospective tenant to meet face-to-face to process or accept an application?

Some property owners have begun asking clients to meet face-to-face to drop off their application for housing. While this could be a great way for the prospective tenant and landlord to discuss details of the property, expectations, etc., it is NOT required. For many persons with disabilities residing in nursing facilities, visits to drop off applications for housing may be unreasonable. In these cases, the landlord should be willing to make a reasonable accommodation. (See section on reasonable accommodations requests above.) Alternatives might include having someone else drop off the application in person, mailing the application via the United States Postal Service, or emailing or faxing a copy of the document for application.

If it is suspected that a landlord is using this face-to-face requirement in order to prescreen prospective tenants based upon race, religion, color, disability, etc., this violates the Fair Housing Act and should be reported to the West Virginia Human Rights Commission. Furthermore, if the landlord refuses to allow an accommodation for the in-person housing application policy it could also be a violation of the Fair Housing Act and should be reported to the West Virginia Human Rights Commission.

If the individual already has a home to return to, what's the best way to assess if it is safe and accessible? What kind of modifications exist and are there regulations for those modifications?

Evaluating housing for accessibility

When an individual expresses the desire to return to the community, one of the most important first steps is to evaluate the community environment and actual residence for accessibility. While there are no set standards for private housing accessibility, ADA

guidelines are generally the best practice for all accessibility features.⁵ While there are some general accessibility barriers that can be addressed for every individual, each evaluation must be based upon the needs and desires of the individual. The best process for evaluation is to start from the outside and proceed inside with the understanding of the parts of the home that are either essential for community living or the areas of the home the individual wishes to access. (For example, if an individual does not intend to do laundry and will rely upon family or the direct care worker, it will not be important to assess whether they have access to the laundry room or a community laundry facility or whether they have access to the controls on the machines.)

Upon arrival at the home, assess the entrance to the home from the driveway or public access point. Could a car or an ambulance access the home to provide services to the individual? Can the individual enter the home with or without help? Are there outside areas the individual wishes to use that the individual cannot access? (Perhaps the individual wants to sit on the porch during days when the weather is good – can that individual access the porch either from the outside or the inside of the home? If the individual has expressed a desire to garden or walk along the sidewalk – are those areas accessible to the individual?) Once access to the inside of the home has been evaluated, proceed to the areas of the home that are necessary for independent living. This includes areas of the home for bathing, dressing, grooming, sleeping, and cooking. Can the individual access the kitchen? Can they use the stove? If they don't plan to prepare meals themselves, is there a way for them to reheat a meal that was prepared, whether on the stove or a microwave? Is that method of reheating/cooking safe? If an individual's own bedroom is not accessible and/or cannot be made accessible, perhaps another area of the home has been identified for sleeping. Is that area accessible? What about places for bathing or using the toilet? If the individual cannot access the shower/bathroom, have other areas of the home been identified for those purposes and are those areas accessible?

Because access to the community is also an important factor in community living and can present a barrier to individuals with disabilities, it is important to consider how accessible the community environment is prior to transition. Does the person have access to the community? Are public or private transportation options available? If not, will the person have access to formal or informal support to provide transportation? Are there services available within a reasonable distance? This can

⁵ Information and Technical Assistance on the American with Disabilities Act; United States Department of Justice, Civil Rights Division; www.ada.gov/taprog.htm

include access to doctors, pharmacies, grocery stores, etc. If the individual wishes to ambulate throughout the community independently, are there sidewalks and walking paths available that suit the individual's needs? Often rural communities pose a significant risk to accessibility and access to services. If the community is not accessible or services are not available, the individual risks lack of care and isolation and may want to consider a more accessible community environment.

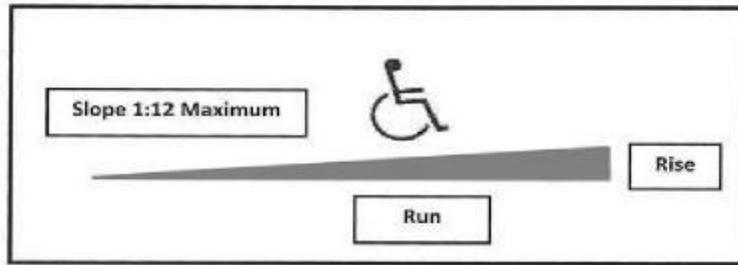
Some other general things to identify during an accessibility evaluation:

- Are there throw rugs? While decorative, throw rugs often create a significant trip hazard or physical barrier for individuals, especially those with mobility issues.
- Are the cabinets, stove controls, microwave, and refrigeration/freezer unit within reach of the individual?
- Are there any obvious health and safety concerns? Things like exposed wiring, leaky pipes, lack of insulation, faulty flooring, open/leaking septic areas (check the yard), etc., could indicate a larger health and safety issue and should be addressed immediately.

Standards for ramps, width of doorways and grab bars

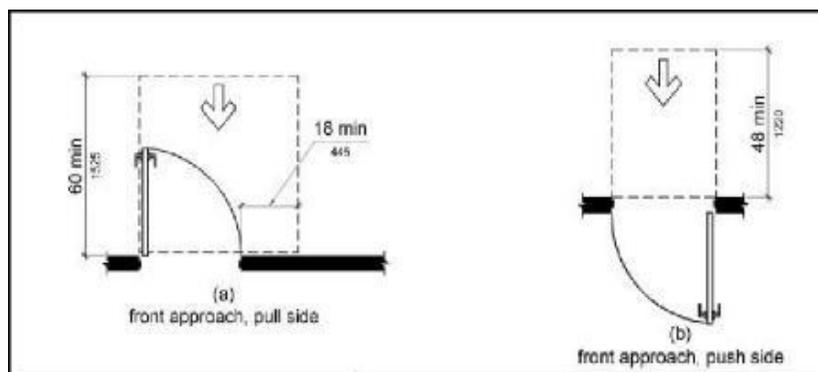
The ADA guidelines for ramps include best measurements for things like the slope of the ramp and the width of doorways for access for wheelchairs and other mobility aids. (The below discusses current ADA standards at the time of publication of this material. Go to ada.gov for more information and up to date measurements.)

For ease of access and general safety, current ADA ramp specifications require a 1:12 ramp slope ratio, which equals a 4.8-degree slope or one foot of wheelchair ramp for each inch of rise. For instance, a 30" rise requires a 30' long wheelchair ramp. The maximum rise should be 30" and the maximum horizontal run should be 30' (see illustration).



ADA requirements also include a minimum 5'x5' flat, unobstructed area at the top and bottom of the ramp. This allows for maneuverability while entering and exiting the ramp. Minimum width of the ramp should be 36" (inside rails), while 48 inch is ideal (this means the ramp must be built at least 42 inches wide to allow for 1¹/₂ inch spacing between the handrail and any surface and the actual 1¹/₂-inch handrail).

By ADA standards, the clear width of a door opening must be a minimum of 32 inches. This will allow clearance for standard manual wheelchair access. If an individual has a specialized wheelchair, such as a bariatric or motorized wheelchair, the clearance may need to be larger to accommodate the width of the chair and clearance for navigating through doorways. The clear width measurement is taken between the face of the door and the stop of the frame with the door open to 90 degrees. Hallways should be 36 inches to allow clear access for wheelchairs. (Specialized wheelchairs may require additional space to navigate safely.) The minimum clear space for a T-shaped turn of 180 degrees is also 36 inches in all directions.

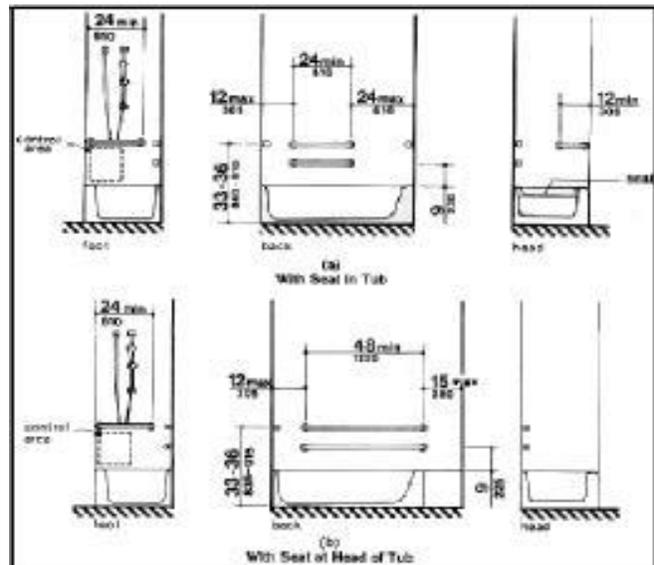


The ADA also requires that the interior accessible doors should require no more than five pounds of force to open. There are no specifications for the opening force of exterior doors, though some local and state building codes may have requirements. Typical maximum opening force for exterior doors range from 8¹/₂ to 10 pounds.

These standards ensure that individuals can more easily enter and exit the residence with one hand while they steady their wheelchair with the other or that those with weakened upper body strength are still able to safely exit in the case of an emergency.

One easy modification to a home is the use of levered door handles (as opposed to traditional round knob door handles) which allow for one-hand operation. Levered door handles provide easier access and use for individuals with hand grip limitations but also create easier access for all individuals. Coming home with bags of groceries can create access problems with traditional round knob door handles; however, levered door handles can be used with an elbow, an arm, a finger, an assistive device, etc. In the same way, individuals with disabilities benefit greatly from levered door handles for easier access.

Safe transfers are important to reduce the risk of falls or other injuries and to increase independence. Grab bars, especially in the bath and shower, can provide support and stability for individuals as they transfer or for those with limited mobility. The ADA compliant grab bars should be mounted 33-36" above the floor wherever needed, such as in the bathroom. If the toilet is not in a stall, the rear wall grab bar must be at least 36" long with the end closer to the side wall mounted at



at least 12 inches from the centerline of the toilet and extend at least 24 inches on the transfer side. Vertical shower entrance grab bars should be close to the shower door jamb and a horizontal bar should go along the side wall, 34-36" above the floor. The vertical bar on the faucet end wall should go near the faucet handles.

Sinks for accessibility should be mounted higher than 34 inches from the floor and should have a knee clearance of 27 inches high, 30 inches wide and 11-25 inches deep. Clear floor space and insulated pipes under the sink are important to ensure an individual using a wheelchair can reach the faucet controls without risking injury from pipes that may reach extreme (and possibly dangerous upon contact) temperatures.

Again, while these ADA requirements are a great guideline for modifications of private homes, they are not an actual requirement by law for private dwellings. However, public housing should have accessibility features that follow ADA guidelines. (If the housing was built before 1990, some areas of the complex/dwelling may not meet requirements unless the property has undergone significant repairs and rehab.)

The most important thing is to ensure the individual living in the home who needs accessibility is able to use the home in the manner they choose. If they do not require levered door handles or clearance under the sink, or if they are able to access cabinets and kitchen or bathroom sink access and cooking controls, they may not need additional modifications to the home.

What is the best way to locate contractors to complete modification work on a home? What should be done to ensure the safety of the homeowner and their property? What are the licensure requirements for contractors?

Contractors can be found in any given area through online search, local signs and advertisements, word of mouth of local residents or listed in a local business directory. The best way to ensure a contractor is trustworthy is to obtain all the necessary documents on licensure and insurance, as well as references from former clients. It is important for any homeowner to do their own research before agreeing to work with a contractor in order to help protect against theft and scams.

Contractors in the state of West Virginia are licensed through the West Virginia Division of Labor (WVDOL). Any contractor should be able to provide their West Virginia contractor's license number upon request. The license number can be verified through an online search query on the WVDOL website. The test for general contractors requires potential contractors to test in trade knowledge and business knowledge exams in order to receive a license to work as a contractor in the state of West Virginia.⁶

Every contractor can select the type and scale of work they wish to include in their business practices. Homeowners should ask the prospective contractor if they are able, willing and have appropriate ADA knowledge to complete the modifications needed to a residential home. Some contractors may state that they only do commercial

⁶ WV Division of Labor Contractor License Requirements; West Virginia Division of Labor; labor.wv.gov/Licensing/Contractor_License/Pages/default.aspx

(business) work and others may not be up to date on proper ADA guideline standards for modifications like ramps and doorway openings.

When speaking with a contractor, it is important to be clear about the modifications to be completed. The homeowner should request that any estimate of the work provided by a contractor includes an itemized list of the components of each modification. If, for example, the homeowner is requesting both a modification to the bathroom, including a roll-in shower unit and the installation of grab bars near the shower/tub and toilet areas as well as a ramp to the front entrance of the home, the contractor should include an estimate for each modification as well as an itemized list of the cost of materials and the estimated cost of labor to complete the work. It is always best to get an estimate from at least two licensed contractors in order to compare cost, timeframes for completion of work, etc. It is also a good idea to request information regarding whether or not a contractor is properly bonded (see information below on insurance requirements for contractors).

What should be included in a contract/agreement for work to be completed by a contractor as part of a modification?

While most contractors use their estimate as a sort of “contract” for the work to be done, it is always better to get an actual signed contract for the work. The contract should be between the homeowner and the contractor and should detail the level and scope of work to be completed, the estimated cost and the estimated time of completion. Understand, however, that in the case of modifications, there may be unexpected complications or delays. A contractor could give an estimated amount for a concrete ramp, only to discover upon excavation of the site that there is a water or sewage line obstructing the intended location. The contractor would then need to either move the water/sewage line to an area that will not be covered by the concrete or move the location of the ramp. Both will extend the time needed for completion of the project and may include an increase in cost to the homeowner. Expectations for how delays will be handled should be outlined in the contract as well.

The homeowner will want to discuss what access the contractor will need to the home, or the areas being modified, and when such access might be available. Be sure to allow the contractor access to the parts of the home needing modifications within the timeframes and dates/times agreed upon in the contract. Protect against unwanted theft or destruction of property by storing any and all valuables, firearms, medications or sensitive documents in a safe place.

What type of insurance should a contractor have to complete home modification work?

In addition to licensure by the WVDOL (see previous section), contractors in the state should be bonded, meaning they have insurance to protect themselves, the homeowners and their own employees (if applicable). Companies that have employees should carry Workers' Compensation Insurance and should be able to provide proof of that insurance upon request. Contractors that are sole proprietors and do not have employees working under them will not need Workers' Compensation Insurance. **All** contractors, however, should have liability insurance, which they should be able to provide proof of prior to the signing of any contract agreement. In some cases, a contractor may wish to only carry single liability insurance on the job they are completing with the homeowner. If this is the case, they should be able to provide the homeowner with that insurance company and policy number once a contract has been signed by both parties and before the work begins.

What if we know a friend, church, non-profit organization that is willing to do the work for free or at a discounted rate? Can anyone besides a licensed and bonded contractor complete modification work?

While it is always best to attempt to hire a licensed and bonded contractor for any work that includes physical modifications to a home, some work can be completed by skilled individuals who may or may not have the proper state licensure requirements. Information on skilled individuals who might be able to assist in modifications may come from friends, family members, faith-based organizations, non-profit organizations, word of mouth or message boards. It is important to note that various public funding resources, including the Take Me Home program, may not pay for work done by these individuals. In some cases, the program or entity will pay for only out-of-pocket material costs and not labor costs associated with completion of the work. Each funding source will have information regarding their regulations and requirements for contractors available upon request.

What kind of follow-up should be done once the contractor says the work is completed?

When a contractor has stated a job is complete, the homeowner should schedule an appointment with them to look over the work and make sure it meets the needs of the individual with a disability. It is best to test the modification to ensure it is

safe and secure. Sometimes it is best to document photographically the scope of the work that was completed for the homeowner's own records (and often times this documentation will be required to pay out the remainder of the estimate to the contractor in question by the programs, like Take Me Home, that are covering the financial costs). Final payments on contract work should never be released to the contractor if the work seems unsafe, does not mitigate the barriers described in the contract or is incomplete. If the work seems incomplete or unsafe, contact the contractor immediately to make arrangements to complete the work appropriately.

What funding resources are available to assist with financing home modifications?

There are various funding resources that an individual or family may be eligible to receive in an effort to complete accessibility modifications to an existing home or apartment. As stated above, many programs will require the proper licensure and insurance requirements or may only pay for material or out-of-pocket costs for persons or entities that are not fully licensed and insured. It is most common for payments to be released to contractors in installments. For example, in the Take Me Home (TMH) program, a contractor will be paid one-half of the full estimate (or the portion covered by TMH) once a contract for the work is signed. The other half will be paid once the necessary requirements for verifying that the work is completed and at the required standards have been met. Some programs may require that the person receiving funding is the named homeowner. Verify program requirements prior to making arrangements with a contractor to complete accessibility modifications.

For modification costs that exceed any specific program's budget for modification costs, some funding sources may be combined in an effort to reach full funding for the cost of the modification. For example, in the TMH demonstration program several participants combined funding from TMH with Olmstead, Veteran's Affairs or other funding sources. Below is a list of known possible funding sources that might be leveraged together to meet the funding demands for accessibility modifications to a home. Please note that this is not a complete or all-inclusive list. Homeowners can verify with various local and state non-profits for additional funding options, as well as various banks, lenders and financial institutions.

- US Department of Agriculture (USDA): The USDA's Rural Development department has monies available in grant and low-interest loans for low-income homeowners to complete home repairs and modifications.

- WV Olmstead Transition & Diversion Program: Individuals transitioning from or at risk of entering a long-term care facility may have access to funding through the Olmstead Program.
- Veterans Affairs (VA): If the homeowner or someone in the home is a Veteran of the United States Armed Forces, there may be assistance available through the VA for modification and at-home assistance.
- Non-Profit Organizations: Several non-profits like CommunityWorks in WV provide low-interest loans to low-income persons for housing-related costs.
- WV Centers for Independent Living (WVCIL): The WVCILs have programs available for individuals seeking to modify their existing homes.
- West Virginia Housing Development Fund (WVHDF): The state's housing finance agency, WVHDF, may have low-interest loans or grant opportunities available for individuals seeking to modify homes and apartments for accessibility.
- Public Housing Authorities: Some public housing authorities have set aside funds for low-income individuals attempting to renovate or modify their homes to allow for increased accessibility or weatherization. Programs and availability vary by housing authority and are subject to change.
- Private banks and lenders: Some private banks and lenders provide low-interest loans to qualified low-income persons for housing related costs. These programs vary by financial institution and are subject to change.

For many individuals transitioning to the community from long-term care facilities, modifying an existing home or finding accessible rental housing is one of the most difficult steps. Sometimes just understanding the language used by housing providers and contractors can help protect individuals and provide a safe environment that will support the care and support in the community they need. Using the information provided in this booklet transition support team individuals might have a better understanding how to navigate housing in the hopes of facilitating a safe and successful transition. For more information or with questions beyond what is offered here, contact your local Aging and

Disability Resource Network, your Transition Coordinator, if applicable, and organizations like Disability Rights or Legal Aid.

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