

Making the Move to Independent Housing: Ready, Set, Rent!

Department of Behavioral
Health and Developmental
Services Office of
Community Housing





Integrated Life Definition

A long-standing vision for Virginia includes having a system of supports and services where all individuals, regardless of barriers, have opportunities for freedom, equality, and the opportunity to participate fully in public life to the extent that people define their own integrated life based on what is important to them.



Meet Josh!

Consumer Directed Supports,
Accessibility & Rent Assistance



Meet Ryan!

Apartment with State
Rental Assistance and Live-in Aide



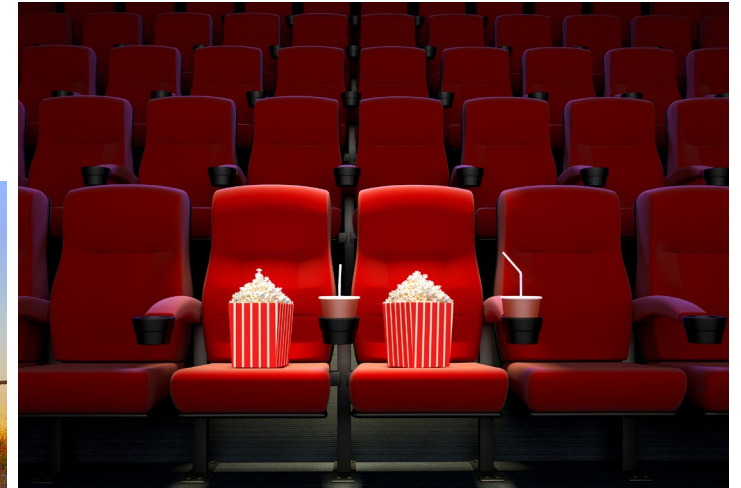
Living Independently does not mean living alone.

- Do you prefer to be alone?
- Do you want some companionship?
- Do you need some assistance?
- Do you need a lot of assistance?
- What do your days look like?
- What do your evenings look like?
- What do your weekends look like?
- How do you live in your environment?
- How do you spend your money?
- How do you get around your community?
- What are absolute deal breakers?



Independent Housing is often preferred because....

1. Individual can live in housing types that anyone without a disability lives in, based on income
2. Individual has social, religious, educational and personal opportunities to fully participate in community life or not
3. Housing is affordable (individual pays no more than 30% of his/her adjusted gross income). Many Long-Term Care Facilities require far more for room and board leaving a small amount for personal use
4. Housing is accessible (barrier free)
5. Housing is leased or owned by the individual
6. Housing is not contingent upon participation in services (and vice versa)



What To Know Before You Start The Rental Process

- Rent should be only 30% of your income
- A housing subsidy is financial assistance to pay for the balance of the rent above and beyond 30% of your income
- Most housing subsidies will not cover more than the Fair Market Rent in the area for your apartment
- Landlords are not allowed to discriminate based on a number of reasons. One of those reasons being the source of rent payment.
- An apartment that is paid for by a subsidy needs to pass a Housing Quality Inspection prior to the lease being signed.
- A Lease is a contract of typically a year.



Let's Do Some Subsidy Math (this is an easy math example, your results are based on your income and apartment choices)

Income for mythical person $\$990 \div 3 = \330 ($\$330$ is 30% of income, this is mythical person's portion of the rent)

This means mythical person has $\$660$ /month for food, phone, utilities and other expenses.

Rent on a one-bedroom apartment that is within the Fair Market Rent for mythical area $\$1200 - \$330 = \$870$ ($\$870$ is what the housing subsidy will pay for mythical person's mythical apartment)

[FY 2024 Final Fair Market Rents Documentation System — Select Geography \(huduser.gov\)](#)

These calculations are done by the agency that is administering your subsidy. They take a number of factors into account. Is there a roommate? Then both their incomes are combined, are there out of pocket medical expenses? Then these expenses are deducted from the income. Does mom and dad give person $\$200$ /month to help pay for dogs expenses...this might be included as income... THIS IS AN EXAMPLE OF A ROUGH CALCULATION.

Let's talk about what expenses to consider beyond rent.

If I need a Housing Subsidy, How do I go About Getting One?

- Contact your local housing authority and get on the Housing Choice Voucher wait list
- Look for open Housing Choice Voucher Waitlists on [Low Income Apartments and Affordable Housing For Rent in Virginia \(affordablehousingonline.com\)](https://www.affordablehousingonline.com)
- Look for your local Housing Choice Voucher on Virginia Housing's web site [Housing Choice Voucher Administrators In Virginia \(virginiahousing.com\)](https://www.virginiahousing.com)
- The Department of Behavioral Health and Developmental Services offers two types of housing subsidies. Permanent Supportive Housing and State Rental Assistance Program. Let's look at the criteria.



Criteria for Permanent Supportive Housing

Adults with **serious mental illness**, as defined by DBHDS, who are currently:

1. Patients in state psychiatric facilities who are interested and eligible for PSH,
or
2. Residents of supervised residential settings (e.g., ALFs, group homes) who can live more independently,
or
3. Chronically homeless, or literally homeless and at-risk of becoming chronically homeless,
or
4. Unstably housed and frequent users of hospital or criminal justice system interventions

Criteria for State Rental Assistance Program

People with developmental disabilities who: Are age 18 or older; agree not to live with a parent, grandparent or guardian, AND Are in **ONE** of these categories:

1. Individuals that meet the **Virginia Individual Developmental Disability Eligibility Survey** for a Medicaid Developmental Disabilities (DD) Waiver and currently live in an Intermediate care facility, training center **or** hospital.
or
 2. Receiving Medicaid DD Waiver Services (e.g., group home, in-home support, personal assistance, day support etc.)
or
 3. Currently on a **waitlist** for Medicaid DD Waiver Services
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A word about Roommates and Live in Aides

- Roommates are on the lease and have tenancy rights
- Roommates income is included in the support of the household expenses, including rent, utilities etc.
- Roommates are entitled to live in their apartment within the rules of the property
- Roommates are not responsible for the happiness or health of each other.
- Live in aides do not have tenancy rights
- Live in aides are employees
- Live in aides are not required to provide any income towards the rent, utilities, etc.
- Live in aides can be terminated at the discretion of the person they serve.
- Live in aides are not tenants they are authorized occupants
- Live in aides are responsible for the health and safety of the person they serve



A word about money

- We've already discussed the cost of rent
- Consider essential needs and programs that can provide help
 - SNAP benefits for food
 - FCC resources for phone, internet and low-cost options for television
 - Cooling and heating assistance
- Check your credit score
- Be aware of money holes
- Be aware of causes for eviction
- Be aware of consequences of eviction

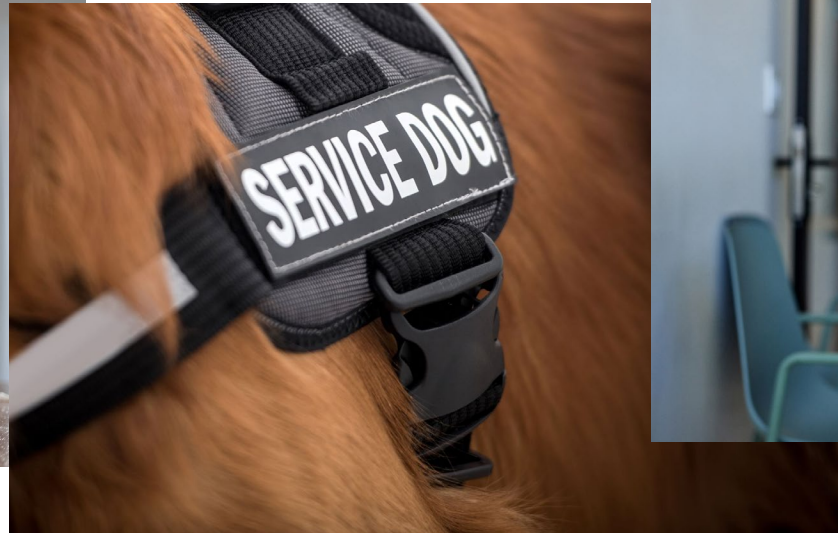


We all need help! Be creative! Not all help costs money

- Banks help us with our money and paying bills
- Stores have shopping apps to buy our food and pick it up or have it delivered
- There are automatic vacuums that can help us keep our houses clean
- Friends, family help us keep busy visiting and going places together.
- Gyms help us stay healthy
- Places of worship helps us find volunteer things to do for others
- Hobbies keep our minds and hands active
- Jobs give us money to pay bills
- Doctors and nurses help us when we don't feel well
- Different organizations provide resources that can provide needed information.
- Who or what else help us?

A Word about Supports and Services

- Paid supports (therapists, doctors, Medicaid support staff)
- Natural Supports (family, friends, neighbors, community members)
- Live in aides
- Roommates (shared living for Medicaid Waiver recipients)
- BI Waiver



Lots of Links!!

[Lifeline Program for Low-Income Consumers | Federal Communications Commission \(fcc.gov\)](#)

[Energy Assistance \(EA\) - Virginia Department of Social Services](#)

[Supplemental Nutrition Assistance Program \(SNAP\) - Virginia Department of Social Services](#)

[Flexible Funds FAQ's](#)

[Budget Tool](#)

[Housing Search Tools](#)

[Annual Credit Report.com - Home Page](#)

[MORE TOOLS Links to roommate agreements, live in aide agreements, chore charts etc](#)

[Virginia Fair Housing Office | Virginia Department of Professional and Occupational Regulation](#)