



Opening Doors • Transforming Lives®

A Guide to Working With Continuum of Care Bodies



**Community Housing Network
2013**

A tool designed to educate and raise public awareness about the positive effects of full inclusion within the Continuums of Care for people with developmental disabilities and all the people who provide them with support.



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Who Is Community Housing Network?

At Community Housing Network (CHN), we are committed to providing homes for people in need, including those who are homeless, people living with a disability or low income, and anyone facing a housing crisis.

We accomplish our mission through a variety of programs and initiatives, including homelessness prevention, housing assistance and development, community education and referral, advocacy and additional services.

Some of the value CHN brings to the community:

- As of FY2012, development of more than 717 units of affordable housing for people with disabilities and low income, And accessed \$52.1 million in federal, state and county funding.
- Property management of nearly 3,000 units of housing
- Administration of more than 360 supportive housing units benefitting hundreds of individuals and families
- Our flagship Housing Resource Center (HRC) now receives more than 14,500 calls per year - each call representing someone looking for help.
- Administration of the Homelessness Prevention and Rapid Re-Housing Program (HPRP), assisting more than 1,500 individuals and families and distributing more than \$1.5 million in assistance
- In 2012, CHN was selected as one of Crain's Cool Places to Work as well as a Top 100 Workplace by the Detroit Free Press in the small company category.

CHN has significant experience working in leadership roles for the CoC bodies in Oakland, Macomb and more recently, Out Wayne county, as well as serving as a community leader and advocate for inclusive communities and housing choice for people with disabilities. CHN is the sole housing provider for all recipients of mental health services from

Oakland County Community Mental Health Authority (OCCMHA) and maintains a strong working relationship with the Macomb counterpart. CHN has a proud record of developing scattered-site housing for people with disabilities in Oakland and Macomb counties.



What is the Michigan Developmental Disabilities Council?

The Michigan Developmental Disabilities Council (DD Council) is committed to advocacy, systemic change, and capacity building to promote independence, self-determination, productivity, integration and inclusion of people with developmental disabilities in all facets of community life.

The Council is committed to supporting persons with developmental disabilities to achieve life dreams. The values of the DD Council are the basis of all of its work.

Our Community Includes Everyone is the byline of the DD Council. This statement strives to create an environment that is respectful and inclusive of all, regardless of gender, ethnicity, ability, cultural beliefs, and more.

DDC Mission: *To support people with developmental disabilities to achieve dreams.*

DD Council Core Values

- **Including People with High and Complex Support Needs in all Activities**
- **Self Direction and Self Determination**
- **Consumer's Voice at the Policy Table**
- **Economic Justice and Addressing Poverty**
- **Community Inclusion**
- **Rights of People with Developmental Disabilities**

DDC Vision: All citizens of Michigan have the opportunities and supports to achieve their full potential.

The Overarching Principle: People with disabilities are supported across their lifespan to live self-determined lives in a diverse and inclusive community.

A Guide to Working with Continuum of Care Bodies

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Chapter 1 - What is a Continuum of Care (CoC)?



The U. S. Department of Housing and Urban Development (HUD) originally defined a Continuum of Care (CoC) as “a regional or local system for helping people who are homeless or at imminent risk of homelessness by providing housing and services appropriate to the whole range of homeless needs in the community, from homeless prevention to emergency shelter to permanent housing.”

In 1987, Congress passed the first federal law specifically addressing homelessness. The Stewart B. McKinney Homeless Assistance Act of 1987, later renamed the McKinney-Vento Homeless Assistance Act, provides federal financial support for a variety of programs to meet the many needs of individuals and families who are homeless. The housing programs it authorizes are administered by HUD’s Office of Special Needs Assistance Programs.

Initially, HUD did not impose any requirements for systemic planning at the local level. From 1988 to 1993, HUD held national competitions for its homeless assistance funds every year, for which individual organizations throughout the country wrote applications.

In 1994, HUD required each community to come together to submit a single comprehensive CoC application rather than allowing applications from individual providers in a community. HUD’s intent in creating this structured application process was to stimulate community-wide planning and coordination of programs for individuals and families who are homeless.

Another benefit of the change is that it simplifies the process to be able to have all the information in one document.

The enormous diversity of individuals and families who are homeless and the unique problems and specific needs of each subgroup require highly complex service systems. The need to provide specialized services for different sub-populations, means some services or programs are appropriate for some groups of clients but not others. In addition, a single client may need the help of numerous mainstream services beyond housing including health care, cash benefits, food, employment, and substance abuse treatment. Community-wide planning and coordination among homeless service providers and mainstream service providers is important if individuals are to get the help they need and eventually leave homelessness.

HUD identified four necessary parts of a Continuum of Care:

1. Outreach, intake and assessment in order to identify service and housing needs and provide a link to the appropriate level of both;
2. Emergency shelter to provide an immediate and safe alternative to sleeping on the streets, especially for homeless families with children;
3. Transitional housing with supportive services to allow for the development of skills that will be needed once permanently housed; and
4. Permanent and permanent supportive housing to provide individuals and families with an affordable place to live with services if needed.

Permanent Housing is long-term, safe, decent and affordable housing. **Permanent Supportive Housing** is a program that provides rental assistance (subsidy) to the program participant who pays 30 percent of their monthly income for rent. The supportive services are also provided from other financial sources.

Traditionally, CoCs have only addressed housing issues related to people who are homeless or at-risk of becoming homeless. People with developmental disabilities have had very limited participation. Increasingly, HUD and the Michigan State Housing Development Authority (MSHDA) are looking to



coordinate all housing plans, resources, and solutions within their communities. This increase in responsibility and decision-making authority at the CoC level makes relationship building and participation essential for all groups of people who need inclusive communities and affordable housing.

Some of the activities people involved with the CoC might undertake are:

- Looking at federal & state funding opportunities and deciding whether to apply for them.
- Deciding what CoC organizations can apply for funding
- Collecting data on people who need affordable, accessible housing in their community, including people with developmental disabilities.
- Advocating for housing and support services funding for people with disabilities.

The CoC recognizes that the shortage of affordable housing options is not caused merely by a lack of apartments and houses, but involves a variety of other, unmet needs - physical, economic and social.

The CoC is made up of representatives from various agencies and governmental entities that provide services and funding to persons in need of housing. The CoC application specifically identifies persons with disabilities as a sub-population targeted for assistance.

Up until now there has been minimal participation from people with disabilities as well as members of their support systems in the CoCs. As a result, your point of view has been missing and the housing needs of people with developmental disabilities are not being fully met. Your participation and input are necessary to help create housing options that will meet the unique needs of people with disabilities. **In other words, you need to be at the table!**



Participation in the CoC by many different kinds of stakeholders has been identified as the ideal way to run the CoC by having different voices and perspectives. Stakeholders include not only people who are homeless, but also people with disabilities, their family and friends, advocacy groups, service providers and other interested persons. Your participation will help

other members learn first-hand what you need in housing as well as related programs to assist in housing stability.

As amended by the HEARTH Act, Subpart C of the McKinney-Vento Homeless Assistance Act establishes the Continuum of Care program. The purpose of the program is to promote communitywide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and state and local governments to quickly re-house homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness; promote access to and effective utilization of mainstream programs by homeless individuals and families; and optimize self-sufficiency among individuals and families experiencing homelessness. *In other words, the Continuum of Care has a clear definition of what they can provide in a community to assist with programs for those experiencing homelessness.*

HUD published the [Continuum of Care \(CoC\) Program Interim Rule](#) in the Federal Register on July 31, 2012. This interim rule, which became effective August 30, 2012, establishes the regulations for the new Continuum of Care (CoC) Program and focuses on regulatory implementation of the Continuum of Care Program, including the Continuum of Care planning process. The existing homeless assistance programs that comprise the Continuum of Care Program are the following: the Supportive Housing program, the Shelter Plus Care program, and the Moderate Rehabilitation/Single Room Occupancy (SRO) program.

The Homeless Emergency and Rapid Transition to Housing (HEARTH) Act

On May 20, 2009, President Barack Obama signed the Homeless Emergency and Rapid Transition to Housing (HEARTH) Act of 2009. The [HEARTH Act](#) amends and reauthorizes the McKinney-Vento Homeless Assistance Act with substantial changes, including:

- A consolidation of HUD's competitive grant programs;
- The creation of a Rural Housing Stability Program;
- A change in HUD's definition of homelessness and chronic homelessness;
- A simplified match requirement;

- An increase in prevention resources; and
- An increase in the emphasis on performance.

To read the amended and reauthorized McKinney-Vento Act, see [The McKinney-Vento Homeless Assistance Act as amended by S.896, The HEARTH Act of 2009](#).

Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH): Defining "Homeless" Final Rule

This final rule integrates the regulation for the definition of "homeless," and the corresponding recordkeeping requirements, for the Emergency Solutions Grants (ESG) program, the Shelter Plus Care (S+C) program, and the Supportive Housing Program (SHP). This final rule also establishes the regulation for the definition "developmental disability" and the definition and recordkeeping requirements for "homeless individual with a disability" for the Shelter Plus Care program and the Supportive Housing Program. [HEARTH "Homeless" Definition \(Final Rule\)](#)

Defining "Homeless" Final Rule. To help recipients and sub-recipients understand the updated definition of homeless and administer their programs in compliance with the amended regulations, HUD is continuing to develop and release guidance and training materials.

The following documents are now available:

[The Homeless Definition and Eligibility for SHP, SPC, and ESG](#)- This two-page document provides a high-level overview of eligibility for the Supportive Housing Program, Shelter Plus Care Program, and Emergency Solutions Grants program by Category of Homelessness.

Why do I need to be a part of the Continuum of Care (CoC)?



CoCs provide input, and in some cases design and coordinate planning activities and funding for programs such as:

- State, county and municipality consolidated plans;
- Public Housing Authority/Agencies (PHA) plans;
- Homeless Assistance Programs;
- HOME funds projects;
- HUD Section 202 (Supportive Housing for the Elderly) projects;
- HUD Section 811 projects;
- Low Income Housing Tax Credit (LIHTC) projects;
- National Housing Trust Fund projects and
- Additional programs and services.

The CoC has an important role in helping to shape housing in your community. The CoC will review housing plans, develop housing programs and deliver funds. It is very important that people with disabilities be involved in sharing the CoC's plans. This includes people with developmental disabilities, family members and friends, advocates and service providers. While these individuals and agencies are important members of the CoC, their participation has been limited.

Participation by people with developmental disabilities in a CoC could result in the following benefits:

- Understanding how the CoC impacts federal housing funding for people with disabilities;
- Hearing your voice regarding your housing needs and desires are heard and incorporated into CoC planning;
- Increasing knowledge of how the CoC processes work and how to work within those processes to develop housing that meets the unique needs of people with developmental disabilities, and
- Acquiring skills necessary to effectively self-advocate within the CoC not only by people with developmental disabilities, but also your natural support system of family, friends and advocates.

The ultimate goal of the Working With Continuum of Care Bodies program is to create more units of housing that, promote inclusive (not concentrated) communities and incorporate the needs and desires of people with developmental disabilities.



*Experts on disability are people
with disabilities*

Region 8 Continuums of Care

Homeless Action Network of Detroit (HAND) meets third Tuesday, every other month, 1:30 p.m. The Salvation Army, Southeastern Michigan Division Headquarters, 16130 Northland Drive, Southfield 48075

Macomb Homeless Coalition meets second Wednesday, 8:30 a.m. VerKuilen Building (Senior Auditorium), 21885 Dunham Road, Clinton Twp. 48036

Monroe County Network on Homelessness CoC meets first Wednesday, 1:30 p.m. Monroe County United Way, 216 Monroe St., Monroe 48162

Alliance for Housing (formerly Oakland County Taskforce on Homelessness and Affordable Housing) meets second Tuesday, every other month, 1:30- :30 p.m. 2214 Mall Drive East, Waterford 48328

Out Wayne County Homeless Services Coalition meets first Tuesday, 9:30 a.m. Wayne Metropolitan Community Action Agency, 2121 Biddle Ave., Suite 102, Wyandotte 48192

Websites for the Continuums of Care are listed in the back of this guide (Where Can I Get More Information?)

Chapter 2 - How Do I Get Involved?

As a person with a developmental disability, a family member, friend or anyone who wants to advocate for a person with a developmental disability, becoming a part of your local CoC network can help ensure that there are housing options in your community and real choices for people with developmental disabilities. Without a strong voice at the table, those needs and service projects may not receive the priority they deserve. By participating in the local CoC network, you can be the advocate in the key planning process that sets local funding and project priorities.

HUD introduced the CoC model as an **inclusive process** to get planning and decisions accomplished locally. The way the CoC process is organized and led should demonstrate this decision-making responsibility.

In the initial establishing of the local CoC, communities decided how they would be organized and who would take leadership in their area.

For example:

- *Macomb and Monroe counties CoC are led by a homeless coalition established by the county*
- *Oakland County's CoC was led by an executive committee made up of representatives from county government and nonprofit organizations*

However, with the new CoC Program, the organization of the CoC is more specifically defined

and the currently established CoCs will be reorganizing to meet the new regulation.

The CoCs may operate differently based on who is in charge, but all approaches must balance the inclusive planning process with the ability to maintain accountability.

Participation in the CoC is determined by where you live, or want to live.

For example:

- *if you live in the City of Detroit, Highland Park or Hamtramck, you would attend the HAND meeting, but if you live anywhere else in Wayne County, you would attend the Out Wayne CoC.*

The meetings are open for anyone to attend, but most CoCs have requirements for membership if you want to be completely involved in the process. You can attend the meetings and have a chance to ask questions and voice your opinion. However, with membership you have voting rights.

Begin by learning about your local CoC network and ways you can get involved. The following strategies and resources listed can help you in your efforts:

- **Contact your local CoC (listed on the previous page).** Find out who the lead agencies are and contact those agencies.
- **Attend regularly scheduled CoC meetings** to ensure your voice is heard in the planning process and your needs are addressed. Join a committee and/or participate in activities.
- **Networking within your community should be a priority.** Seek out partnerships and collaborate with local organizations and other people with developmental disabilities to advocating increasing the range of services available to persons with developmental disabilities. There may be people you know who might be able and willing to advocate.

- **Learn about the type of services** that are most likely to receive funding priority and develop an understanding of how your issues fit into the need/service gaps identified in your community.
- **Develop a strong knowledge base and keep current statistics.** This could come from different sources such as the internet, libraries, information distributed at meetings and talking to other people in the community.
- **Take a leadership role** among service and housing providers. Become an advocate for your issues and provide outreach and education to your local community and decision makers about serving the needs of people with developmental disabilities.



How Do I Make A Difference?

It is important to determine if the CoC decision-making process incorporates the needs of people with developmental disabilities and addresses those needs through the development of long-range strategies and action steps. It is also important to evaluate how you think the system can meet your identified needs: how much and what type of housing and supportive services you need to live in your own home or apartment. To determine if the process is fair, inclusive, and representative of your needs, you may ask yourself the following questions:



- Are the concerns of people with developmental disabilities represented?
- Are people with developmental disabilities receiving their fair share of resources?
- Are people with developmental disabilities included in decision making?
- Are people with developmental disabilities doing their part?

Input from people who will ultimately benefit from the process is essential to learn what works and what doesn't, as well as to identify what is missing.

It is important to be aware of the rules for participation and decision-making. You also need to know the requirements for membership and voting.

Educate yourself so you can be a valuable member of the CoC.

- Attend the meetings.
- Read the agenda before the meeting so you know what will be discussed.
- Read minutes of previous meetings so you know what happened before and other topics that have been discussed.
- Think about how people with developmental disabilities might be affected by the topics and if you have any experiences or opinions you want to share.

Who Can Help Me Along The Way?

HUD encourages broad participation in the Continuum of Care process. To help encourage diversity on the CoC, you may want to contact agencies in the community that may not be directly involved in assisting people with developmental disabilities, but may have resources that could contribute to the overall effort.

Think creatively about ways to involve stakeholders that do not typically serve people who have a disability, such as banks and businesses. There are many ways to “participate” in the CoC process.

Stakeholders can participate by:

- Attending meetings
- Joining a subcommittee
- Sponsoring activities
- Supporting financially
- Commenting on materials
- Providing input

- Collecting/reviewing data
- Reviewing funding proposals
- Providing presentations and/or materials on housing-related topics

Examples of Stakeholders

- Homeless coalitions/networks
- Nonprofit housing developers
- City and county government representatives
- Civic leaders
- People who are, or who have been, homeless
- Developmental disability advocates
- Public housing agencies¹
- Mental health agencies and other service providers
- Job councils (MichiganWorks, MRS)
- Colleges and vocational educators
- Special needs populations
- State government representatives
- Religious leaders
- Business community leaders

1. Please note that Public Housing Agencies are sometimes referred to as "authorities" or "commissions". These terms are often used interchangeably depending on the actual entity and how they identify themselves.

It is important that support services providers and other stakeholders understand the CoC program and why their participation is important. When seeking support of other people who can help you, state specifically what you are asking them to do and indicate what they have to gain from being involved. Explain how the relationship can be a win-win experience.

Chapter 3 - What Are My Rights In Housing?

What is a Right?

A right is a power or privilege guaranteed under a constitution, statute, or through a court decision.

For purposes of this guide, we will concentrate on the following rights as they pertain to housing:

- **A right is a government policy that must be so, regardless of majority will.** *For example, freedom of speech is a right of all Americans.*
- **Human rights** are rights and freedoms to which all humans are entitled. *For example, life, liberty, freedom and equality are rights of all human beings.*
- **Civil liberties** are personal, natural rights guaranteed and protected by the U.S. Constitution. *For example, freedom of speech, freedom of the press and freedom from discrimination are examples.*

The Michigan Department of Community Health **Office of Recipient Rights (ORR)** protects the rights of people receiving public mental health services in the State of Michigan. It is their job to advocate for, and protect, people who receive mental health services. The ORR meets these requirements through prevention, such as training and monitoring, and through complaint resolution. This process may address: problems of abuse and neglect; issues related to confidentiality, dignity and respect; person-centered planning (PCP); or other rights violations.

In the State of Michigan, your rights are guaranteed by Michigan's Mental Health Code, other provisions of law, and the constitutions of Michigan and

the United States. You retain all rights, benefits and privileges guaranteed by law, such as:

- The right to vote in all elections;
- Make contracts;
- Hold or transfer property;
- Have a driver's license;
- The right to be free from illegal discrimination and
- Manage your own affairs.

You are considered legally competent, unless there has been a court decision of incompetence, and a guardian has been appointed. Certain rights may be limited by law, state or federal regulation, or by court decision.

What Are My Rights?

The **Federal Fair Housing Act**, enforced by HUD and the Department of Justice, prohibits discrimination in housing on the basis of race, color, religion, sex, national origin, familial status and disability.



- You have a right to rent or sell housing. A housing provider cannot impose different application criteria, rates or prices, terms or conditions than those required of anyone else.
- You have a right to **reasonable accommodation** in rules, policies, practices, or services when they may be necessary for you as a person with a disability to have the equal opportunity to use and enjoy your housing. A housing provider should do everything possible to assist, but is not required to make changes that would fundamentally alter the property or create undue financial and administrative burden. Reasonable accommodation may be necessary at all stages of the housing process, including application, tenancy, or to prevent eviction.



An example of **reasonable accommodation** is having a reserved parking space close to the entrance for you if you have mobility impairment, even though all parking is unreserved.

- You have the right to make **reasonable modifications**. A reasonable modification is a structural modification that is made to allow people with disabilities the full enjoyment of their housing and related facilities. These are usually be made at your expense. There may be resources available to assist with modifications. Also if you live in housing assisted with federal funds, the housing provider may be required to pay for the modification.



Examples of **reasonable modification** include allowing you to install a ramp, lower the entry threshold of a unit, or install grab bars in the bathroom.

The Act requires that “new covered multifamily housing”, built after March 13, 1991 be designed and constructed to have at least one building entrance on an accessible route unless it is impractical to do so because of the terrain or unusual characteristics of the site. Multifamily housing consisting of four (4) or more units with an elevator must comply with the seven (7) design and construction requirements listed below:

1. Accessible entrance on an accessible route;
2. Accessible public and common-use areas;
3. Usable doors;
4. Accessible route into and through the dwelling unit;

5. Accessible light switches, electrical outlets, thermostats, and environmental controls;
6. Reinforced walls in bathrooms and
7. Usable kitchens and bathrooms.

Under the Fair Housing Act, it is unlawful for a housing provider to ask:

- If a person applying for housing has a disability or if any person intending to live with them and/or people they associate with has a disability, or
- The presence, nature or severity of disability for persons applying for housing.

However, housing providers **may** ask the following, provided these inquiries are asked of all applicants, including those without disabilities:

- Do you have the ability to meet the tenancy requirements listed in the lease agreement?
- Are you a current illegal drug/substance abuser?
- Do you qualify for a dwelling legally available only to persons with a disability or to persons with a particular disability?
- Do you qualify for housing that is legally available on a priority basis to persons with disabilities or to persons with a particular disability?

One **example** of when a housing provider can ask if you have a disability is if the provider offers accessible units to persons with disabilities needing the features of these units on a priority basis. The provider may ask if you have a disability and due to the disability, may benefit from the features of the units.

Another **example** would be if the housing provider operates housing that is legally limited to persons with chronic mental illness. The provider may ask questions to determine if you qualify for the housing.

Depending on the situation, a housing provider may request certain information if you as an applicant or resident requests a reasonable accommodation.

A housing provider **may not** ask the above questions if:

- You have an obvious disability
- Your disability is known to the provider
- If the need for the requested accommodation is apparent or known

If a request for a reasonable accommodation is made, a housing provider may request information to evaluate the disability-related need for the accommodation, if the disability is known or apparent.

One **example** would be if you regularly use a walker and request a reserved parking space. Since the need is apparent, the provider **may not** require additional information.

Another **example** would be if you use a wheelchair and have an assistance dog. In this case, the disability is apparent, but the need for the dog is not. The provider **may** ask for more information.

A third **example** would be if you have an obvious vision impairment and ask if the provider could assist in filling out the application. The provider **may not** ask for documentation of the impairment.

If a disability is not obvious, a provider **may** ask for information that:

- Is necessary to verify that you meet the act's definition of disability
- Describes the needed accommodation
- Shows the relationship between your disability and the need for the accommodation

One area where people with disabilities may experience difficulty is in building and maintaining good credit histories. When seeking and applying for housing, providers frequently make decisions based on credit reporting.

In January 2011, HUD issued a statement to public housing authorities/agencies (PHAs) regarding persons with disabilities applying for



housing, either to the Public Housing or Housing Choice Voucher (formerly Section 8) programs. HUD acknowledged that people with disabilities may face additional challenges during screening procedures due to **poor credit histories**, often as a result of outstanding medical costs related to the disability.

In both programs, credit checks should focus on verifying rental payment history. While private landlords/owners are allowed to set their own standards for applicants in accordance with Fair Housing laws, HUD encourages PHAs to consider the extenuating circumstances that may be present when screening applicants with disabilities. HUD also reminded PHAs to exercise discretion when determining policy within the parameters of HUD regulations.

Credit Reporting/Scores

Your credit score is a number that helps lenders and housing providers determine how likely you are to make your payments on time. The score is based on the information in your credit report. There are three (3) major credit reporting bureaus: Equifax www.equifax.com Experian www.experian.com and TransUnion www.transunion.com .

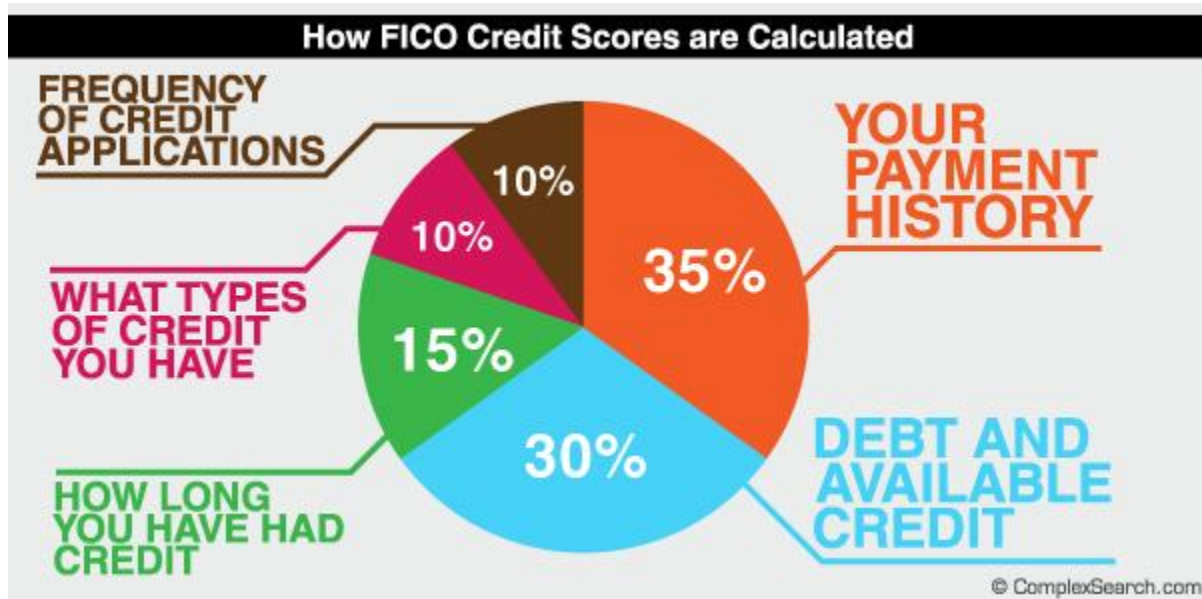
FICO is an acronym for the Fair Isaac Corporation, the creators of the FICO score. The FICO score is a type of credit score that makes up a substantial portion of the credit report that lenders and housing providers use to assess an applicant's credit risk and whether to extend a loan or decide to rent to them.

FICO **scores range** between 300 and 850. The general American public credit scores fall on a bell-shaped curve, with most people having credit scores that fall in the center, as follows:

Credit scores Percentage of People in that Range Score Rating

- **499 or less** – 2% of the population- **Extremely Poor**
- **500-549** – 5% of the population - **Poor**
- **550-599** – 8% of the population - **Poor**
- **600-649** – 12% of the population - **Good**

- **650-699** – 15% of the population - **Very Good**
- **700-749** – 18% of the population - **Great**
- **750-799** – 27% of the population - **Excellent**
- **800 or more** – 13% of the population - **Best**



If you believe that you have been subjected to housing discrimination, you may file a complaint with HUD, at no cost to you. The complaint needs to be filed within one year of the act of discrimination or when you learn of it. You may also file a lawsuit in federal district court within two (2) years.

You can file a complaint by:

- Placing a toll-free call to 1-800-669-9777 or TTY 1-800-927-9275
- Completing the online form at <http://www.hud.gov>
- Mailing a completed form or letter to:

Office of Fair Housing and Equal Opportunity
 Department of Housing & Urban Development
 451 Seventh Street, S.W., Room 5204
 Washington, DC 20410-2000

The Civil Rights Division of the Justice Department brings lawsuits when there is reason to believe that you are involved in a **pattern or practice** of discrimination (intentional discrimination against a certain group of people). It also brings lawsuits if you are part of a group of people denied rights that raise an issue of general public importance.

To alert the Justice Department to issues that may involve a pattern or practice of discrimination, contact:

U.S. Department of Justice
Civil Rights Division
Housing and Civil Enforcement Section – G St.
950 Pennsylvania Avenue, N.W.
Washington, DC 20530
<http://www.usdoj.gov/crt/housing/hcehome.html>

Chapter 4 – What Types of Housing are Available and Affordable?

What Is Affordable Housing?

Access to affordable, accessible housing, including units where part of the rent is subsidized by government or private agencies or organizations, is critical to you as a person with a disability seeking to live in your own home.

You have a right to live in housing that is decent, safe and sanitary, regardless of income.

Recent statistics indicate an increased, not decreased, need for affordable housing. **The generally accepted definition of affordability is for a household to pay no more than 30 percent of its monthly income on housing costs (which includes utilities).** Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording other basic needs such as food, clothing, transportation and medical care. An estimated 12 million renter and homeowner households now pay more than 50 percent of their monthly incomes for housing, and a family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States. The lack of affordable housing is a significant hardship for households with low incomes preventing them from meeting their other basic needs, such as nutrition and health care, or saving for their future and that of their families.

Many people with disabilities receiving Supplemental Security Income (SSI) (maximum of \$674 monthly) have to pay an average of 69 percent of their monthly income to afford a modest one-bedroom apartment. Cost-of-living increases have not kept up with rising housing costs. In addition, people who work for minimum wage don't earn enough to pay current housing costs.

Rising housing costs, dwindling affordable housing inventory and poorly funded housing programs have prevented many people from living in their own home and leading productive lives in their communities.



**Average rental rates
for one-bedroom
apartment**

**(Based on 2010 Census
information)**

State of Michigan	\$591
Macomb County	\$640
Monroe County	\$580
Oakland County	\$734
Wayne County	\$595
City of Detroit	\$671



Sample Monthly Budget for Person Receiving SSI Benefits

Income: \$674

Housing (including utilities) 30%:	\$202.20
Food (if not receiving food assistance) 5-15%:	\$33.70 - \$101.10
Transportation/Gas 2-5%:	\$13.48 - \$33.70
Medical/Health 5-10%:	\$33.70 - \$67.40
Personal expenses 2-10%:	\$13.48 - \$67.40
Recreation 5-10%:	\$33.70 - \$67.40
Clothing 2-7%:	\$13.48 - \$47.18
Saving 5-10%:	\$33.70 - \$67.40

What Is Subsidized Housing?



Subsidized housing is any housing that receives some form of financial assistance, usually from the government through the use of operating subsidies, tax credits or rent payments in order to make the rent more affordable to low-to-moderate income renters. These programs were established to provide decent, safe, and sanitary rental housing for eligible low-to-moderate income families, the elderly, and persons with disabilities.

There are four major subsidized housing programs:

Housing Choice Vouchers

Government issued rent vouchers that the renter uses in the private market. The voucher stays with the person as long as they remain eligible.

Public Housing

Government-owned housing facilities where the rent is based on income.

Project Based Section 8

Privately owned facilities where the rent is based on income and the subsidy is connected to the building.

Low Income Housing Tax Credit (LIHTC)

Privately owned facilities where the rent is based on income, that use tax incentives to keep rent low.

In 1990, the Section 811 Supportive Housing for Persons with Disabilities program was created. This program recognized the right of people with disabilities to live in less restrictive environments. This program also defined the role of non-governmental agencies in developing, owning and operating supportive housing.

The program enabled nonprofit organizations to develop, rehabilitate and operate new affordable, accessible supportive housing. This allowed nonprofit organizations to design living environments with highly accessible features along with services such as home health supports, employment training and recreation programs.

What Is The Housing Choice Voucher Program?



The Housing Choice Voucher Program (formerly known as Section 8) is the federal government's major program for assisting families with very low income, people who are elderly, and people with disabilities to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.

The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

Housing choice vouchers are administered locally by public housing agencies and MSHDA agents. The PHAs and MSHDA agents receive federal funds from HUD to administer the voucher program.

A family that is issued a housing choice voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's present residence. Rental units must meet minimum standards of health and safety, as determined by the PHA.

A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program, usually 30 percent of their monthly income. Under certain circumstances, if authorized by the PHA or MSHDA, a family may use its voucher to purchase a modest home.

Chapter 5 - Effective Advocacy

What Is Advocacy?

Advocacy by an individual or a group is any action that speaks in favor of, recommends, argues for a cause, supports or defends, or pleads on behalf of themselves and/or others. For example:

- You could advocate for housing that is accessible and affordable.
- You could advocate for the bus system to have more routes.
- You could advocate for more supportive service hours.
- You could advocate for longer clubhouse hours.

Advocacy can include many activities that a person, group or organization undertakes including media campaigns, public speaking, commissioning and publishing research or polls.

Advocacy takes on many different forms and each has a different impact, but all work towards changing things for the good.

Below are examples of some actions a person, group or organization may take as an advocate:

- Question the way policy is administered;
- Participate in the agenda setting;
- Raise significant issues;
- Target and influence medical, educational, insurance and government systems, practices and procedures “because they are not responding to people’s needs”;
- Propose solutions; and
- Open up opportunities for public discussion.

An individual can act on his or her own to advocate for a particular cause or belief, or may be part of a highly organized network of individuals joined by a common cause. Sometimes finding a group of like-minded people will add strength to what the individual is saying.

Advocacy for Affordable Housing: Contact Government Representatives

You have a voice and the ability to make a difference! Elected officials need and want to hear your personal story and ideas. Each individual matters and has a story to tell. While there are organized efforts to create a large response to an issue, you should not feel your voice is not heard or unimportant. The housing subsidy programs and opportunities in place right now came from the ideas and needs of people in the community. When you recognize a housing need in your community that is not being addressed by the people we have elected, you have an obligation to let them know. When you know a bill will be voted on or a grant is up for renewal, you have a duty to voice your support for appropriate action. Elected officials can be greatly influenced by people who take the time to write or talk to them about how government (local and federal) actions or inaction affect them personally.

Below is a link to the educational cartoon of how an idea can become a law: http://www.youtube.com/watch?v=3eeOwPoayOk&feature=player_profilepage

If you don't voice your needs, you may be allowing your representative to be influenced by those with opposing views.

Who is My Representative?

An important step to advocating is to find out who your local, state and federal government representatives are. Where you live determines who your representatives are on every level. It is important to know who represents you as you will have a greater voice as a member of the constituency. Ultimately, when you exercise your right to vote, you have the ability to help re-elect them if they run for office again.

You can go to the local library and find the book called, "A Citizen's Guide to State Government" **or** call Michigan State Capitol information (517) 373-

3400 or go to the websites listed below. These sites require you to only know your address and ZIP code and are available at all hours so they are the easiest to use.

To find out who your representative is in the Michigan House of Representatives go to: www.house.mi.gov/mhrpublic

To find out who represents you in Michigan's Senate go to: www.senate.michigan.gov/fysenator/fysenator.htm

To find out your representatives in Washington D.C. go to: whoismyrepresentative.com/

Before contacting your legislators, it is helpful to learn about their interests and positions on proposed laws as well as what committees they serve on. Most of them have web pages and an email list you can be placed on.

Effective advocating requires that you be **organized** and **clear** about the need in the community. When we see that our community has a need, it is always a great idea to ask others about it and research if there are any people or grants that are available and focused on the problem. Maybe the solution is available but it just needs more attention or funding.

Some good strategies for advocating on issues affecting supportive housing are:

- Identify the problem.
- Organize the stories that illustrate the problem. While numbers and statistics provide weight to the issue, sometimes it is your personal story that adds impact.
- Write down the need and the solution (specific action you are asking your representative to take). This is where statistics and numbers can add weight and legitimize the real issue.
- Identify the person (representative) or organizations that could help to solve the problem.
- Identify the base of people the solution will help

- Make allies and organize the people in your community who believe in and want to support your mission
- Get the problem and what you think the solution is publicized. Communicate the problem to the local media outlets with solutions already outlined. Sometimes you may need to contact reporters directly to be heard. Press releases often end up dismissed. Letters to the editor are often the best way to get heard
- Call to schedule a visit with your representative's staff at his/her local office. Often the representative alternates between their home office and their office in Lansing or Washington D.C., so it may be a good idea to find out when they will be available locally
- Write a letter and fax it to their office. Mailed letters can take weeks to get to representatives these days and e-mails are often filtered. This needs to be weighted with the impact of a personal letter. In these days of electronic communications, a handwritten letter is often not readable but a typed letter that is signed may be noticed
- Get other groups involved or form a group

The Power of Numbers

Because our elected officials are voted in, what you have to say matters, especially if they want to be re-elected. When we can prove we represent a larger group of voters, we get the elected representative's attention. Petitions and published articles/letters in the media bring attention to the problem and can provide leverage in getting elected officials to recognize your concerns as a bigger issue. Organizing a group of people or groups of local organizations to write to their representative is another way to get an elected official's attention.

A Citizen's Guide to State Government (accessible at <http://www.legislature.mi.gov/documents/Publications/CitizensGuide.pdf>) describes the proper way to address a letter to your elected officials. Here are a couple of examples:

U.S. Senator State Representative

U.S. Senator

The Honorable _____ (full name)
Unites States Senator
Address

Dear Senator (last name):



State Representative

The Honorable _____ (full name)
State Representative
State Capitol
PO Box 30014
Lansing MI 48909.7514

Dear Congressman/woman (last name):

For more information on formal letter writing to elected officials, please refer to "A Citizen's Guide to State Government," page 2. For more information or for a full copy of the document, you can access this booklet at <http://www.legislature.mi.gov/documents/Publications/CitizensGuide.pdf>

Finally, the affordable housing needs in your community are great. There are many types of subsidies and some, such as subsidized apartments, have

helped, but there are not enough to address the growing need. There are also new housing needs growing in your community that have yet to be documented completely and addressed, so the need for organized, respectful, and persistent advocacy continues to grow.

Successful Communicating

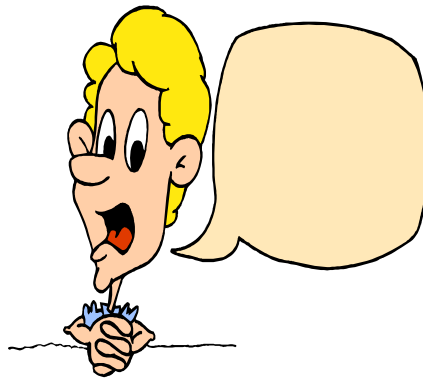


Communication is a part of daily life. Communication may be verbal or non-verbal. You speak to someone. You greet people. You express opinions. You offer information. You ask questions. You may even try to persuade someone to accept your point of view or do something. You may require the use of speech or visual aids to make your point. How well you express your thoughts and ideas determines the impression you make on people and ultimately, how successful you are in communicating.

Yet communicating to more than one or two people may cause you to be nervous and uncomfortable. You may be afraid you will say or do something foolish that will bore your audience. These are normal concerns and with some effort, you can overcome them. You can learn to organize and present your ideas logically and convincingly and in doing so develop the self-confidence that will enable you to handle public speaking.

This portion of the guide is designed to help you develop public communication skills. You can learn and practice at your own pace in the comfort of your own home.

Creating Your Presentation



Every presentation should have a “road map.” In planning any kind of road trip, the first step is to determine your destination and then plot your route backward to the starting point. This is also how you prepare a speech. Choose your destination - the objective or purpose of your presentation -- then plot your route --the points you want to make along the way that will help accomplish your purpose.



The following gives instruction on “speaking,” but can easily be adapted to non-verbal communication as well as utilizing pictures, writing or other visual or speech aids to make your point.



An effective speech/presentation is organized into an opening, a body, and a conclusion. There are many variations on this basic structure, but all three are present in a good speech. After you have organized your presentation, write down your outline to make sure you have included each of the three parts in your talk. This will help you fix your point clearly in your mind.

The opening is designed to catch immediate attention. It must arouse the audience's interest in your topic. Of course, your opening must lead into and relate to the topic of the speech; if you merely surprise the audience, they will remember the opening clearly, but forget the point of the speech.

The body contains the factual support for your purpose. The amount of information you can include in the body of your speech will be limited by the amount of time available to you.

The conclusion is the peak, the destination at which you hope to leave your audience. This is where you should create results. Your conclusion should always tie in with your opening and should leave no doubt about what you want the audience to do with the information you have given them. Finish forcefully and confidently. A weak, inconclusive, or apologetic closing can kill even the best speech.



Why Do I Have to Organize?



If your presentation is to be one that makes sense to the audience, one that they can follow all the way to the conclusion, it must be organized into a logical form. Organization is really nothing more than clear thinking, a way for you to put your ideas together in an orderly manner.

As a presenter, you are selling ideas and yourself. Anyone in sales will tell you, success comes only when you organize your approach. It is the same in speaking; you must clearly identify the key problem of your subject for the audience and lead them logically toward an acceptable solution to the problem.

As a seller of ideas, you must always speak from your audience's point of view. The audience will be motivated only by what they want, not what you want. As you organize, think in these terms. Analyze what it will take to motivate your audience to agree with you, understand you, or take action on your behalf. Then develop your ideas so they supply that motivation. Depending on your topic and the nature of your audience, you may have an easy or difficult job of selling. In either case, good organization is the key to success.



Preparing Your Presentation



When you have created an effective opening and closing, memorize them, especially your first sentence. That will make them more convincing and will give you starting and ending points around which to build. It is best to stick with your planned openings; last-minute changes will only confuse you.

An outline sequence for your speech should look like this:

1. Open with a statement that is exciting and challenging.
2. Give an illustration that brings the audience into your subject. You might begin, "Suppose you had an experience like this..."
3. Use an actual incident to emphasize the illustration: "As I sat at work in front of my computer typing..."
4. Show a comparison or similarity to further clarify the point you are making.
5. Touch briefly on arguments that oppose your viewpoint, showing their weaknesses.
6. Quote any authority, or use simple statistics to support your argument.
7. Close on a note similar to your opening, and motivate your audience to action, agreement or understanding.

Be sure to use smooth transitions when moving from the opening to the body to the conclusion of your speech. Good transitions provide a connection and allow the audience to understand your talk.



Using Your Voice



What kind of voice do you have? Is it rich, sweet, and easy to listen to? Or is it harsh, boring, or annoying? You can make it just about what you want to if you are willing to work at it.

People are five times more likely to be influenced by your voice than by spoken words as they listen to you speak. Thus, they are more influenced by how you talk than by what you say. A good speaking voice is loud enough to be heard, clear enough to be understood, expressive enough to be interesting and pleasing enough to be enjoyable.

A good speaking voice should be balanced between extremes of volume, pitch and rate, while having a pleasing sound quality.

By applying the above principles to your speech you will find a good speaking voice generally has the following characteristics:

1. The tone is pleasant, conveying a sense of friendliness.
2. It is natural, reflecting the true personality and sincerity of the speaker.
3. It has vitality, giving the impression of force and strength, even when it isn't especially loud.
4. It portrays various shades of meaning, never sounding boring and emotionless.
5. It is easily heard, thanks to proper volume and clear articulation.

You can train your own voice to excel in all of these qualities if you listen closely to the way you speak and concentrate on improvement.

Speaking Tips



Now that you are ready to give your speech, let's go over a few tips that will help you with your delivery:

1. Make sure you greet your audience.
2. Make eye contact with the individuals in the audience.
3. Use hand gestures and body movements (just make sure that they can be seen).
4. Use vocal variety.
5. Stay away from filler words such as "um", "so on," "you know," and "like."
6. Show facial expressions as they relate to your talk.
7. End your talk with a challenge, such as "Here is what I want you to do."



Creating Your Talk Worksheet



What will be the topic or title of your talk?

What is your purpose for this talk?

What is the point that you are trying to make?

What facts or materials will you use to support your point?

What final thought do you want to leave with your audience?



My Notes

Chapter 6 – What Is Diversity?

What Is Diversity?



The word *diversity* refers to something that is diverse, meaning that it has lots of different kinds or types. For example, you could have a box of candies with lots of diversity, meaning there are many different kinds of treats, like sour gummies, hard lemon drops, licorice and lollipops. You could listen to a radio station that plays really diverse music, and switches from classical to show tunes to country to jazz. You could even have a really diverse wardrobe filled with everything from silly hats to dainty dresses!

The word “diversity” is often used to refer to people. Have you noticed that there are many different kinds of people in the world? Tall, short, curly-haired, straight-haired, young, old, out-going, shy, light-skinned, dark-skinned, athletic, artistic, our world is pretty diverse!

It’s important to remember that **being diverse helps make us all unique and special. Everybody deserves dignity and respect** and you should always treat other people the same way you’d want to be treated. **Be proud of the things that make you special, and appreciate the things that make others special too!**

There's lots of awesome diversity in the world, but it can be easy to see that people share certain similarities, too.

One thing that's important to remember is to avoid prejudiced ideas that group people together and make unfair claims about entire groups based on things that can't be proven. A good way to look out for prejudices is that lots of them begin with the word "ALL." When you're trying to avoid thinking or acting in a prejudiced way, you can look out for this word as a warning signal! Some **examples** might include:

- "All girls hate sports."
- "All kids have bad manners."
- "All librarians are mean."
- "All teachers are mean."
- "All boys are bad at art."
- "All kids who wear glasses are shy."

When you think about each statement, it's probably easy to think of an example that contradicts it (goes against it), and helps show you that it's a prejudiced and untrue idea. Then, think about why each statement is a prejudice by thinking of an example that goes against it! – A nice teacher, a boy who draws beautiful pictures, and a talkative kid who wears glasses!

Why do you think it's important to avoid making these kinds of assumptions about people? How can you help avoid prejudices, and treat everyone like an individual?

What is Prejudice?

It's hard to have an opinion or an idea about something if you've never tried it. Brussels sprouts might not look or smell tasty, but how do you know unless you've tried them? Baseball might not seem like its fun to play, but until you've picked up a bat and taken a swing, it wouldn't really be fair to call baseball a snooze.

An opinion formed without any real reason or knowledge is known as a *prejudice*. Usually "prejudice" refers to an unfair opinion about a

person or a group of people. Have you ever heard someone say “all girls are bad at sports”? That’s a prejudice! Plenty of girls are good at sports (some are even better than boys!) so a person who believes that all girls are bad at sports is being unfair and prejudiced.

Prejudices take ideas that aren’t true and can’t be proven and act like they are facts. When people base their actions off prejudices, it hurts others. Let’s say someone who owns an ice cream shop has a prejudice against kids. Maybe this person had a bad experience with one mean kid who stole from him, or maybe he believed someone who told him all kids are troublemakers. Now he has a prejudiced belief that ALL kids cause problems. He doesn’t let any kids come inside his store and turns you away even though you’re polite and well-behaved. It probably wouldn’t feel very good to be treated this way! His belief that all kids are naughty isn’t fair. You deserve to be given a chance and treated like an individual!

It’s important to avoid prejudiced ideas, even if you hear other people using them. Stand up for what you know is right! Everybody is a unique person and deserves an equal and unprejudiced chance. Show respect and treat others the same way you’d want to be treated too!

What is Cultural Sensitivity?

- **Cross-cultural sensitivity** is being aware and accepting of other cultures. This is important because what seems acceptable in some countries can be rude or derogatory in others.

A person who is culturally sensitive is aware that there could be differences between their culture and another person’s, and that these differences could affect their relationship and the way they communicate with each other. A culturally sensitive person would understand other countries’ traditions and ways of life, or attempt to learn and apply new understandings. Importantly, culturally sensitive people attempt to be free from prejudices and preconceptions about other cultures

Chapter 7 - Where Can I Get More Information?

Department of Housing and Urban Development (HUD):

The HUD website (www.hud.gov) provides information on the housing rights of people with disabilities and the responsibilities of housing providers and building and design professionals under federal law.

The following frequently asked questions (FAQs) are answered on the website:

- As a person with a disability, what are my housing rights?
- What are my rights as a person with a disability seeking HUD-assisted housing or participation in HUD-assisted programs?
- What kind of housing assistance is available for me?
- I feel I have experienced housing discrimination because of my disability. What can I do?

<http://www.hud.gov/offices/fheo/disabilities/pwd.cfm>

The following link details the "*JOINT STATEMENT OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT AND THE DEPARTMENT OF JUSTICE REASONABLE ACCOMMODATIONS UNDER THE FAIR HOUSING ACT*":

<http://www.hud.gov/offices/fheo/library/huddojstatement.pdf>

Region 8 Continuum of Care Contacts:

Alliance for Housing www.oaklandhomeless.org

Macomb Homeless Coalition www.macombhomelesscoalition.com email:
mccsa@macombcountymi.gov

Out Wayne County Homeless Services Coalition
www.outwaynehomeless.org

Monroe County Network on Homelessness Continuum of Care
<http://monroe.lib.mi.us/community/homeless> email:
webmaster@monroe.lib.mi.us

Homeless Action Network of Detroit (HAND) www.handetroit.org

Fair Housing Center of Southeastern Michigan (*Washtenaw, Lenawee, Monroe, Ingham, Jackson and Livingston counties*)

1-877-979-FAIR

Email: info@fhcmichigan.org

www.fhcmichigan.org

www.facebook.com/fhcs

www.fairhousinginmichigan.org



Fair Housing Center of Metropolitan Detroit

220 Bagley, Room 1020

Detroit, MI 48226

(313) 963-1274

Email: fhcdet@mail.com

Wayne, Oakland and Macomb counties

Listed below are links to videos depicting examples to assist with understanding Fair Housing laws:

<http://www.youtube.com/watch?v=Y6pMwI1Xi6E>

<http://www.youtube.com/watch?v=stjdnQYYEKq>

<http://www.youtube.com/watch?v=PvTcWw3bVMo>

<http://www.youtube.com/watch?v=AfgANKJWu6Q>

Michigan Developmental Disabilities Council

1033 S. Washington Ave.
Lansing, MI 48910
(517) 334-6123
Website: www.michigan.gov/ddcouncil

MDCH-Office of Recipient Rights

4th Floor - Lewis Cass Bldg
320 S. Walnut
Lansing, MI 48913
(800) 854-9090
FAX 517-335-0135

For hearing impaired individuals, please use the following number: Michigan Relay Center (800) 649-3777 or 3711

http://www.michigan.gov/mdch/0,1607,7-132-2941_4868_4901---,00.html

Corporation for Supportive Housing (CSH)

CSH helps communities create permanent housing with services to prevent and end homelessness. CSH brings together people, skills, and resources. CSH advances their mission by providing high-quality advice and development expertise, by making loans and grants to supportive housing sponsors, by strengthening the supportive housing industry, and by reforming public policy to make it easier to create and operate supportive housing.

Corporation for Supportive Housing
50 Broadway, 17th Floor
New York, New York 10004
Tel: (212) 986-2966
Fax: (212) 986-6552

email: info@csh.org <http://www.csh.org>

Appendix 1 - ACRONYMS & ABBREVIATIONS

AAA	Area Agency on Aging
AAIDD	American Association on Intellectual and Developmental Disabilities
ADA	Americans with Disabilities Act
ADL	Activities of Daily Living
AFB	Application for Participation
AFP	Application for Participation
AHAR	Annual Homeless Assessment Report
ALF	Assisted Living Facility
AMI	Alliance for Mental Illness; Area Median Income
ASA	Autism Society of America
CAC	Consumer Advisory Committee
CAM	Coordinated Assessment Model
CCD	The Consortium for Citizens with Disabilities
CDBG	Community Development Block Grant
CEC	Consumer Evaluation Committee
CIST	Community Interagency Service Team
CHDO	Community Housing Development Organization
CHN	Community Housing Network
CLF	Community Living Facility
CLS	Community Living Supports
CMH	Community Mental Health
CoC	Continuum of Care
COLA	Cost-of-living Adjustments
CRD	Community Resource Day
CSBG	Community Services Block Grant
CSH	Corporation for Supportive Housing
DPA/DAP	Down Payment Assistance Program
DD	Developmental Disability
DDC	Developmental Disabilities Council
DHS	Department of Human Services
DNOM	Disability Network of Oakland and Macomb
DN/WC	Disability Network Wayne County- Detroit
EEOC	Equal Employment Opportunity Commission
E&H	Elderly and Handicapped
EHOP	Equal Housing Opportunity Program
ESG	Emergency Solutions Grant (formerly Emergency Shelter Grant)
FEMA	Federal Emergency Management Administration

FHA	Federal Housing Administration
FHAP	Fair Housing Assistance Program
FHEO	Fair Housing and Equal Opportunity
FMR	Fair Market Rent
FQHC	Federal Qualified Health Care
FY	Fiscal Year
FYI	For Your Information
GFGP	General Fund General Purpose
HAND	Homeless Action Network of Detroit
HARA	Housing Assessment and Resource Agency
HEARTH Act	Homeless Emergency and Rapid Transition to Housing Act
HIC	Housing Inventory Count
HMIS	Homeless Management Information System
HPRP	Homeless Prevention and Rapid Re-Housing Program
HQS	Housing Quality Standards
HSCN	Human Services Collaborative Network
HUD	Housing and Urban Development
IACT	Interagency Communications Team
ICO	Integrated Care Organizations
IEP	Individual Education Program
ILS	Independent Living Services
ISD	Intermediate School District
LAD	Legal Aid and Defender
LAP	Leasing Assistance Program
LIHTC	Low Income Housing Tax Credit
LOI	Letter of Intent
LOS	Length of Stay
MCNH	Monroe County Network on Homelessness
MCOP	Monroe County Opportunity Program
MCPN	Managers of Comprehensive Provider Networks
MDCH	Michigan Department of Community Health
MIS	Management Information System
MORC	Macomb Oakland Regional Center, Inc.
MRS	Michigan Rehabilitation Services
MSHDA	Michigan State Housing Development Authority
NIMBY	Not In My Back Yard
NOFA	Notice of Funding Availability
ORR	Office of Recipient Rights
PATH	People Assisting the Homeless; Projects for Assistance in the Transition from Homelessness; Pontiac Area Transitional Housing
PCP	Person-centered Plan; Primary Care Physician

PHA	Public Housing Agency/Authority <i>Please note that agency, authority and commission are often used interchangeably.</i>
PIHP	Prepaid Inpatient Health Plan
QAP	Qualified Annual Plan
OCTHAH	Oakland County Task Force on Homelessness and Affordable Housing (Now known as the Alliance for Housing)
OIHN	Oakland Integrated Health Network
RICC	Regional Inclusive Community Coalition (formerly known as Regional Interagency Consumer Committee)
RFP	Request for Proposal
RFQ	Request for Quotation; Request for Qualifications
ROI	Request for Information
RR	Recipient Rights
RRO	Recipient Rights Officer
S+C, SPC	Shelter Plus Care
SB	Senate Bill
SC	Supports Coordinator
SER	State Emergency Relief
SHP	Supportive Housing Program
SIP	Semi Independent Placement/Program
SIS	Supports Intensity Scale
SOAR	SSI/SSDI Outreach, Access & Recovery; South Oakland Agencies Relate
SRO	Single-Room Occupancy
SSA	Social Security Administration
SSDI	Social Security Disability Insurance
SSI	Supplemental Security Income
TAC	The Technical Assistance Collaborative, Inc.
TANF	Temporary Assistance to Needy Families
TBRA	Tenant Based Rental Assistance
TTP	Total Tenant Payment
UAP	Utility Allowance Payment
VA	Veteran Affairs
VASH	Veterans Affairs Supportive Housing

Appendix 2 - GLOSSARY

Alliance for Housing (formerly Oakland County Taskforce on Homelessness and Affordable Housing (OCTHAH)) is the Continuum of Care for Oakland County, Michigan, and was formed “To bring together stakeholders from the private and public sectors to collectively determine a strategy to end homelessness and increase the supply of sustainable, affordable housing.”

Area Median Income (AMI) A figure of the median income of an area used to determine the eligibility of applicants for both federally and locally funded programs.

Balance of State For Continuum of Care purposes, Balance of State refers to those in geographic areas that are not included in local Continuum of Care planning efforts. In many states these areas are linked together through one statewide Continuum of Care planning process. In Michigan, this process is through the Michigan State Housing Development Authority (MSHDA).

Chronically Homeless HUD defines this as:

- an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more, OR
- has had at least four (4) episodes of homelessness in the past three (3) years.

A *disabling condition* is defined as a diagnosable substance abuse disorder, serious mental illness, developmental disability, or chronic physical illness or disability, including dual-diagnosis of these conditions.

In defining the chronically homeless, the term “homeless” means a person sleeping in a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g., living on the streets, in a vehicle, abandoned building) or in an emergency homeless shelter.

Community Housing Development Organization (CHDO) A nonprofit 501(c)(3) organization that has as a mission of low-income housing development. A CHDO must meet certain criteria relating to Board

composition, experience, development capacity, and legal status. All CHDOs are certified as qualified under HUD guidelines by the county or jurisdiction they operate within. CHDOs are eligible to apply, depending on funds availability, to the county/jurisdiction for HOME Investment Partnership funding. Qualified CHDOs may own, develop or sponsor the development of permanent, or transitional low income affordable housing.

Consolidated Application The Consolidated Application has three parts: CoC Application, CoC Priority Listings, and the Project Applications.

Consolidated Plan Provides the framework for states and localities to identify housing, homeless, community and economic development needs and resources and to develop a strategic plan to meet those needs.

Consortium for Citizens with Disabilities (CCD) A national coalition of consumer, advocacy, provider and professional organizations who advocate on behalf of people of all ages with disabilities and their families. For more information, please call (202) 783-2229.

Continuum of Care (CoC) A Continuum of Care (CoC) is a regional or local planning body that coordinates housing and services funding for families and individuals.

Continuum of Care Plan A community plan to organize and deliver housing services to meet specific needs of people who are homeless as they move to stable housing and maximum self sufficiency. It includes action steps to end homelessness and prevent a return to homelessness.

Coordinated Assessment Model (CAM) The CAM lead agency will be the responsible entity to begin implementation of the coordinated assessment and referral process for Detroit's homeless system, starting with the homelessness prevention, rapid re-housing, and emergency shelter sectors of the system and then expanding the process to transitional housing and permanent housing programs at a later date.

Disability The limitation of normal physical, mental, social activity of an individual. There are varying types (functional, occupational, learning), degrees (partial, total), and durations (temporary, permanent) of disability. Benefits are often available only for specific disabilities, such as total and permanent (the requirement for Social Security and Medicare).

Developmental Disability (DD) is a severe, chronic disability of a person 5 years of age or older that is attributable to a mental or physical impairment or combination of mental and physical impairments, usually occurs before the person attains age 22, is likely to continue indefinitely, and results in substantial functional limitations.

Disability Network of Oakland & Macomb (DNOM) A private nonprofit, non-residential organization run for, and by, people with disabilities.

Emergency Shelter A safe, secure, temporary place for individuals and their families to reside while they seek other more permanent housing or supportive services in order to facilitate access to more permanent housing options.

Fair Housing Every American has the right to fair housing in dignity, and without fear of discrimination. Based on federal laws, housing cannot be denied to anyone because of their race, color, national origin, religion, sex or familial status. In Michigan, disability and age are also protected.

Housing Assessment and Resource Agency (HARA) provides centralized intake and housing assessment, thereby assuring a comprehensive community wide service and housing delivery system. HARAs practice shelter diversion and work to rapidly re-house people who are homeless.

Each HARA employs a staff member to function as a housing resource specialist. The specialist not only works to ensure rapid re-housing but also develops a culture that teaches and makes decisions based upon outcomes. HARAs practice strength-based case management, working with the local Continuum of Care Body to ensure quality service delivery.

HARAs enter client information on the Homeless Management Information System (HMIS); routinely review and correct HMIS data quality issues and monitor outcome performance; and provide services and/or make referrals to appropriate service agencies as needed. In addition, HARAs submit quarterly progress reports that address specific he HARAs for the Region 8 CoCs are: **Oakland:** Community Housing Network (CHN), **HAND:** Coalition On Temporary Shelter (COTS), Community Home Support (CHS) and United Community Housing Coalition (UCHC), **Macomb:** Macomb

Homeless Coalition, **Out Wayne:** Wayne Metropolitan Community Action Agency, **Monroe:** Monroe County Opportunity Program (MCOP)

Homeless Action Network of Detroit (HAND) Serves as the Continuum of Care for the cities of Detroit, Hamtramck, and Highland Park, Michigan. HAND is a membership-based organization comprised of nonprofit organizations, business, governmental entities, and individuals committed to identifying and applying solutions to homelessness in our community.

Homeless Emergency Assistance and Rapid Transition to Housing Act (HEARTH) A reauthorization of the McKinney-Vento bill that expanded homelessness prevention efforts and created new incentives to put greater emphasis on rapid re-housing, especially for homeless families. This is where the majority of funding comes from to help the homeless.

Homeless According to HUD, a person is considered homeless only when he/she lives:

- on the street;
- in a place not meant for human habitation (e.g. cars, campsites, and abandoned buildings), in an emergency shelter, in transitional or supportive housing (for people coming from streets or shelter), or;
- in any of the above places prior to entering a hospital/institution for short-term (30 days or less) or; and
- in a hotel and the expenses are being paid for by an agency.

A person is also considered homeless if he/she is being:

- evicted within a week from a private dwelling, or
- discharged within a week from an institution where he/she stayed long term, 31 days or more, and a housing plan is not provided as part of discharge planning.

Homeless Management Information System (HMIS) is a software program designed to record and store client-level information on the characteristics and service needs of homeless persons. HMIS is typically a web-based software application that homeless assistance providers use to coordinate care, manage their operations, and better serve their clients.

HMIS programs can include geographic areas ranging from a single county to an entire state. It ties together homeless assistance providers within a community and creates a more coordinated and effective system.

HUD and other planners and policymakers at the federal, state and local levels use aggregate HMIS data to obtain better information about the extent and nature of homelessness over time. Specifically, an HMIS can be used to produce an unduplicated count of homeless persons, understand patterns of service use, and measure the effectiveness of homeless programs.

Housing choice voucher (formerly Section 8) is defined by HUD as being, “the federal government’s major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing, including single-family homes, townhouses and apartments.” The participant is free to choose any housing that meets the requirements of the program, such as Fair Market Rate and Housing Quality Standards as determined by HUD. Also, the landlord must accept subsidy. Housing choice vouchers are administered at the local level by public housing authorities/commissions/agencies.

HUD Homelessness Pulse Project is intended to help the U.S. Department of Housing and Urban Development (HUD) gain a better understanding of the impact of the current economic crisis on homelessness. This understanding relies heavily on collecting up-to-date information on how counts of homeless persons may be changing as the crisis unfolds.

HUD has partnered with nine Continuums of Care (CoC) nationwide to collect more timely data on sheltered homelessness. The data — which are collected on a quarterly basis — will help gauge whether rising unemployment, increased foreclosures, and a struggling economy are leading to marked increases in homelessness in these nine communities. Oakland County was one of the 20 communities across the United States asked to join PULSE after the pilot program was launched, but at the end of 2011 HUD mandated that everyone is on board.

HUD Section 202 Supportive Housing for the Elderly The Section 202 program helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc. The program is similar to Supportive Housing for Persons with Disabilities (Section 811).

HUD Section 811 Supportive Housing for Persons with Disabilities The Section 811 program allows persons with disabilities to live as independently as possible in the community by increasing the supply of rental housing with the availability of supportive services. The program also provides project rental assistance, which covers the difference between the HUD-approved operating costs of the project and the tenant's contribution toward rent. The program is similar to Supportive Housing for the Elderly (Section 202).

Inclusion Everyone has a right to live, work and play in the community of their choice.

Living independently is living just like everyone else. It means having opportunities to make decisions related to housing that affect your life and being able to pursue activities of your own choosing -- limited only in the same ways that people who are do not have a disability are limited.

Independent living has to do with self-determination. It is having the right and the opportunity to pursue a course of action. And, it is having the freedom to fail - and to learn from your failures, just as other people do. Independent living means having every opportunity to be as self-sufficient as possible.

Low Income Housing Tax Credit (LIHTC) This Program is an indirect federal subsidy used to finance the development of affordable rental housing for low-income households. The LIHTC Program may seem complicated, but many local housing and community development agencies are effectively using these tax credits to increase the supply of affordable housing in their communities.

Mainstream resources These are state and federal government assistance programs are available to assist the community as a whole, not just the homeless and disabled populations.

Macomb Homeless Coalition is the Continuum of Care for Macomb County, Michigan.

Michigan State Housing Development Authority (MSHDA) Provides financial and technical assistance through public and private partnerships to create and preserve safe and decent affordable housing.

Monroe County Network on Homelessness is the Continuum of Care for Monroe, Michigan. The Monroe County Network on Homelessness was established to provide a communication link among various departments, agencies, and private groups dealing with the homeless in their community, with the goal of providing shelter and services to all homeless persons and ending chronic homelessness. Through this link, they are committed to become more aware of existing needs and services offered, matching needs of the homeless with services and working to provide additional services as needed and identified by the network.

NOFA - Notice of Funding Availability Annually, the U.S. Government publishes a Notice of Funding Availability in the Federal Register that announces a multitude of funding opportunities, one of which is the HUD Continuum of Care Homeless Assistance programs announcement. This entire document and process has become known as the SuperNOFA and the specifics of these funding opportunities are found in this legal document.

Out Wayne County Homeless Services Coalition is the Continuum of Care for cities in Out Wayne County excluding Detroit, Hamtramck and Highland Park, Michigan. The coalition works to improve the capacity of all community partners to help homeless, imminently homeless, and marginally housed persons locate, secure, and sustain permanent housing.

Outreach, intake and assessment Outreach is the process of engagement with individuals and organizations by entities or individuals with the primary purpose of serving as a resource. Intake and assessment are services to identify and address a person's immediate needs, such as food, clothing or shelter and to provide a link for the individual to ongoing support (often

involving going out to the street, cars, etc.). These services target the most vulnerable of the homeless population who are unable or unwilling to accept emergency shelter services.

Permanent housing is long-term, safe, decent and affordable housing for individuals and families.

Permanent supportive housing Supportive housing is affordable housing linked to accessible mental health, substance addiction, employment, and other support services. Supportive housing provides people who are homeless for the long term with a way out of expensive emergency public services and back into their own homes and communities. Supportive housing is a successful, cost-effective combination of affordable housing with services that helps people live more stable, productive lives. The effectiveness of supportive housing in ending homelessness has depended upon a willingness to take risks and experiment with new models, approaches, and strategies.

Prevention Stabilization services and activities that assist individuals and families at risk of homelessness to maintain their housing.

Project-based subsidies (subsidized apartments) A subsidy which makes the rent affordable and is attached to the apartment. The subsidy allows for a person to pay rent based on their income, usually 30 percent of the household income.

Pro-rata need Is the dollar expression of relative homeless assistance need assigned to a community or group of communities using U.S. Census Bureau data. These amounts are used in scoring the "need" rating factor within the Continuum of Care competition.

Public Housing Agency (PHA) A public agency created by a state or local government to finance or operate low-income housing and Section 8 programs.

Regional Inclusive Community Coalition (RICC) A local, grassroots, group of people with developmental disabilities, their friends and family members. Membership is also extended to local advocates, community leaders and service providers. There are more than 30 RICCs statewide.

RICCs have four main functions: 1) to provide a forum for addressing local issues; 2) to provide outreach to diverse populations of people with developmental disabilities and their families; 3) advocating for needed changes in the community, and 4) to inform the DD Council about local conditions for persons with developmental disabilities.

Sequestration The Congressional Research Service defines sequestration this way:

"In general, sequestration entails the permanent cancellation of budgetary resources by a uniform percentage. The uniform percentage reduction is applied to all 'programs, projects, and activities' within a budget account.

However, the current sequestration procedures, as in previous iterations of such procedures, provide for exemptions and special rules. That is, certain programs and activities are exempt from sequestration, and certain other programs are governed by special rules regarding the application of a sequester."

Subsidy Money that comes from the government, a bank or foundation to help pay for housing.

A subsidy can be a direct payment made to the landlord. The tenant pays part of the rent based on their income and what they can afford and the subsidy covers the rest. This way the landlord gets the whole amount of rent. For example, a person getting \$650 a month in SSI would only pay \$195 a month for rent.

A subsidy can also be construction money used to build units of affordable housing. These apartments are then available for rent at an affordable rate or below fair market rental rates. This means that persons with limited money can live in these units and pay rent based on their income. Sometimes these units are for specific groups of people, such as the elderly or those with disabilities.

SuperNOFA HUD's consolidated approach to issuance of Notices of Funding Availability.

Supportive services The support services needed for a person to move towards self sufficiency and independent living.

Supports Intensity Scale (SIS) A standardized assessment tool specifically designed to measure the pattern and intensity of supports an adult with developmental disabilities needs to be successful.

Temporary Assistance to Needy Families (TANF) A federal assistance program providing cash assistance to indigent families (U.S. citizens) with dependent children through the United States Department of Health and Human Services.

Tenant-Based Rental Assistance a rental subsidy that participating jurisdictions can provide to help individual households afford housing costs such as rent, utility costs, security deposits, and/or utility deposits.

Tenant-based subsidies are attached to the tenant. When the tenant moves the subsidy goes with the person.

The Technical Assistance Collaborative, INC (TAC) A nonprofit organization that provides state-of-the-art technical assistance and training to housing and human service organizations so that they may achieve positive outcomes in their work on behalf of people who are disadvantaged and/or disabled. For more information, please call (617) 266-5657.

Transitional housing Longer-term (generally up to 24 months) supportive housing with varying degrees of support services that provide a needed period of stability to enable people who are homeless to successfully transition to and maintain permanent housing.

Appendix 3 – Summary of Activities

Elements	Supportive Housing	Shelter Plus Care	Section 8 SRO
Who can apply?	<ul style="list-style-type: none"> • States • Units of general local government • Special purpose units of government, such as housing authorities • Private nonprofits • Community mental Health Centers that are public nonprofits 	<ul style="list-style-type: none"> • States • Units of general local government • Public Housing Authorities 	<ul style="list-style-type: none"> • Public Housing Authorities • Private nonprofits
What type of program can be created?	<ul style="list-style-type: none"> • Transitional housing • Permanent supportive housing for disabled persons only • Supportive services not in conjunction with housing • Safe Havens • Innovative Supportive Housing • HMIS 	<ul style="list-style-type: none"> • Tenant-based Housing (TBRA) • Project-based housing (PBRA) • SRO-based housing (SBRA) 	SRO housing
What activities are eligible?	<ul style="list-style-type: none"> • Acquisition • Rehabilitation • New construction • Leasing • Supportive services • Operating costs 	<ul style="list-style-type: none"> • Rental assistance <p>Note: Housing assistance must be matched with an equal amount of services</p>	<ul style="list-style-type: none"> • Rental assistance
Who can be served?	<ul style="list-style-type: none"> • Homeless individuals and families 	<ul style="list-style-type: none"> • Homeless disabled individuals • Homeless disabled individuals and their families 	<ul style="list-style-type: none"> • Homeless individuals
Groups given special consideration	Homeless persons with disabilities and homeless families with children	Homeless persons who are seriously mentally ill, have chronic problems with alcohol and/or drugs, or have AIDS and related diseases	N/A
Initial term of assistance	<ul style="list-style-type: none"> • 2 or 3 years for new SHP • 1,2,or 3 years for new HMIS 	<ul style="list-style-type: none"> • 5 years for TBRA, SBRA and PBRA without rehab • 10 years for SRO and PBRA with rehab 	10 years

EXAMPLES OF ELIGIBLE AND INELIGIBLE SHP ACTIVITIES

Supportive Services

Eligible Supportive Services Costs	Ineligible Supportive Services Costs
Salary of case manager, counselor, therapist	Staff recruitment/training
Salary of case management supervisor when working with clients or with a case manager on issues regarding clients	Salary of case management supervisor when he/she is not working directly on participant issues
Desks, computers used by clients and their trainer in employment training programs	Desks/computers used by staff for intake or other daily activities
Food, clothing, transportation for use by clients	Telephones, fax, postage, utilities, insurance
Medical/dental care for clients	Office or meeting space
First and last month's rent, security deposits, credit checks for participants moving from transitional housing to permanent housing	
Clothing, tools, and similar items needed by participants for jobs or job training	
Beepers for outreach workers	
Mileage allowance for service workers to visit participants residing in scattered site housing	
Vehicle purchase and operation (gas, insurance, maintenance) when used for clients	

Operations

Eligible Operating Costs	Ineligible Operating Costs
Salaries of staff not delivering services, such as project manager, security guard	Recruitment or ongoing training of staff
Utilities costs: gas, heat, electric, etc.	Rent (may be eligible as real property leasing)
Desks, computers, telephones used by staff	Depreciation
Furnishings (beds, chairs, dressers, etc.) for participants	Costs associated with the organization rather than the supportive housing project (fundraising efforts, pamphlets about organizations, etc.)
Equipment (refrigerators, ranges, etc.)	Operating costs of a supportive-services-only facility
Food	Mortgage payments

Administrative Costs

Eligible Administrative Costs	Ineligible Administrative Costs
Preparation of Annual Progress Report (APR)	Preparation of application/technical submission
Audit expenses of Supportive Housing Program	Conferences, fundraising activities, and training in professional fields (such as social work or financial management)
Staff time spent reviewing/verifying invoices for grant funds, drawing money from LOCCS, and maintaining records of the use of these funds	Salary or organization's executive director (except to the extent he/she is involved in carrying out eligible administrative functions as shown under eligible administrative costs list)
HUD-approved training on managing the grant	Staff time to help participants identify housing units
General bookkeeping and record keeping of grant activities	Staff time to conduct annual tenant income, rent certification, and housing inspections

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Guide Notes

Lined writing area for notes.