



Finding Your Home:

A Guide to Housing
Resources in Connecticut

A companion to

The Transition Guide

A booklet for individuals who
want to leave a nursing home
and move to the community

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The Transition Guide...
*A booklet for individuals who want to leave a nursing home
and move to the community*

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CT Nursing Facility Transition Project
a project of the
CT Association of Centers for Independent Living (CACIL)
and the
CT Department of Social Services (DSS)
funded under a grant from the
Centers for Medicare and Medicaid Services (CMS)

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Acknowledgments

This guide resulted from the work of many people. In any guide to resources, the people who develop and maintain the resources act as critical partners. Any attempt to list everyone who helped with this volume will necessarily be lacking, but special recognition belongs to

- The members of the Nursing Facility Transition Project's Housing Workgroup, which read and commented on repeated drafts of this guide; and especially Leslie Burkhart from the Department of Social Services, Paul Ford from the Nursing Facility Transition Project, Carl Harris from the Department of Housing and Urban Development, and Rick Robbins from the Department of Economic and Community Development. Their assistance was critical in making this resource as comprehensive and accurate as possible.

- The Elderly Services Division at the Connecticut Department of Social Services, whose *Elderly Housing Directory (2000 edition)* contains detailed description of housing options that may be available to both people with disabilities and senior citizens. DSS gave us permission to make minor modifications to these descriptions and to include them in this guide.

- Fannie Mae, which gave us permission to use the budgeting chart on page xx, and to adapt it to our purposes.

- The Technical Assistance Collaborative, which produced a gem of a book called *Section 8 Made Simple: Using the Housing Choice Voucher Program to Assist People with Disabilities*, and allowed us to quote from selected passages.

- The U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture's Rural Housing Service (RHS), the Connecticut Housing Finance Authority (CHFA), and the Connecticut Department of Economic and Community Development (DECD), which allowed us to use information from their web sites.

- And thanks to you, readers and users of this book! Your feedback has been essential in making this document the best it can be.

Cathy Ludlum
August 2003

**I Want Out!
But How Do I Get There?**

Knowing What You Want

Generic Options:
rental units, co-ops,
manufactured homes,
mobile homes,
condominiums,
houses

Additional Options:
elderly housing
assisted living
congregate housing
residential care home

**Housing Associated
with Agencies:**
CT AIDS residences
Co-op initiatives
Corp. for Supportive Housing
Project Home Share

So How Do I Decide?
Housing and budget worksheets
Help in Exploring the Options

Assistance with Housing Costs
Section 8, Rental Assistance
Program (RAP), Rural Housing,
CHFA, DECD, Part B Funding,
Common Sense Funds

Home Modifications
CDBG Funding
Veterans Administration
Bureau of Rehabilitation Services
Corp. for Independent Living

But What About Discrimination?
CT Fair Housing Center
Office of Protection + Advocacy

Focusing for Success

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I Want Out! But How Do I Get There?

Knowing that you don't want to live in an institution is easy. Thinking about how to get out can be overwhelming. If you happen to have a disability, considering a move automatically brings many issues to mind:

What will I need to learn before I move?

I don't have a lot of money

I need to live near transportation or other services

Do I need a unit that is wheelchair accessible?

I will need many supports to live on my own

How will I convince my family and others that this is the right decision?

This workbook is intended to help you find your way through the maze of issues which relate directly to housing. The other issues (those around supports and self-advocacy) are dealt with in detail in another workbook, the *Transition Guide... A booklet for individuals who want to leave a nursing home and move to the community*. Some of the information in this booklet has been adapted from the *Transition Guide*. A large amount of new material is also included to assist in your housing search.

Feeling afraid and excited at the same time would be typical of anyone planning a move, including someone with a disability. But if you have made the decision, it is now time to research your options and take the steps necessary to make it happen!

Knowing What You Want

The first step toward your new home is identifying, as clearly as you can, what you are looking for. Flexibility is important, but so is knowing what your ideal living situation would be.

The chart, descriptions, and worksheets on the following pages will help you think about what your housing priorities and preferences are. As you are reading, notice what appeals to you and what doesn't. The worksheets are intended to help you make decisions between the many forms of housing that are available.

COMPARISON OF COSTS: WHO PAYS?

THE COSTS AS A RENTER, CONDO OWNER, HOUSE OWNER OR CO-OP RESIDENT *

	Renter	Co-op Resident	Condo Owner	House Owner
Mortgage	Landlord pays	All members pay toward a shared mortgage	You pay	You pay
Emergency Repairs	Landlord pays	Carrying charge covers	Condo fee covers outer repairs; you pay to repair appliances and interiors	You pay or do yourself
Regular Maintenance And Repairs	Landlord pays	Carrying charge covers routine repairs; residents pay for willful or negligent damages	Condo fee covers outer repairs; you pay to repair appliances and interiors	You pay or do yourself
Lawn Care	Usually landlord pays	Residents may do it or carrying charge covers	Condo fee covers	You pay or do yourself
Snow Removal	Usually landlord pays	Residents may do it or carrying charge covers	Condo fee covers	You pay or do yourself

* Adapted from a worksheet developed by Co-op Initiatives, Inc. Used by permission.

	Renter	Co-op Resident	Condo Owner	House Owner
Property Insurance	You pay for insurance on your possessions; landlord pays liability and house insurance	You pay for insurance on your possessions; carrying charge covers the other insurance	You pay for insurance on your possessions and interior of the unit; condo fee covers the other insurance	You pay
Property Taxes	Landlord pays	Carrying charge covers	You pay part; condo fee pays part	You pay
Garbage Pick-up	Varies, often landlord pays	Carrying charge covers	Usually condo fee covers	You pay
Water	Usually landlord pays	Residents may do it or carrying charge covers	Condo fee covers	You pay
Sewer	Usually landlord pays	Residents may do it or carrying charge covers	Condo fee covers	You pay
Heat/Hot Water	Sometimes landlord pays; sometimes you pay	You pay	Sometimes condo fee covers; sometimes you pay	You pay
Phone	You pay	You pay	You pay	You pay
Cable TV	You pay	You pay	You pay	You pay
Electric	You pay	You pay	You pay	You pay

This chart is helpful in understanding what financial responsibilities come along with each housing type. It is not intended to cover every available housing option, and does not explain what each type is. Below are more complete descriptions of these four options, as well as several others.*

* The material in this section is adapted from the *Elderly Housing Directory (2000 edition)*, created by the Connecticut Department of Social Services' Elderly Services Division; and from materials made available by Co-op Initiatives, Inc. Used by permission.

Rental Units:

Rental units are owned by landlords and leased to a tenant for a specific period of time. The landlord has many rights over the occupancy and use of the unit, and these are defined in the lease along with the rights of the tenant. Renting offers much flexibility, since the commitment on both sides is only for the length of the lease. On the other hand, if the landlord decides not to renew the lease, the tenant must find other housing. The landlord is responsible for maintaining the property, the lawn, snow removal, and any repairs needed within the unit. Although it is possible to rent a house, most rental units are in low-rise or high-rise apartment buildings, or in a portion of a multi-family house. Rental units vary in price, and sizes range from studio (one room with a kitchen and bathroom) to 3 or 4 bedrooms.

Housing Cooperatives:

Housing cooperatives offer a unique opportunity for people with and without disabilities to be part of a diverse community, and to have increased control over their living situations. Being a member of a housing cooperative is a blend of renting and owning. Co-op documents such as the Declaration and the House Rules place limits on who may live in the units as well as allowable uses of units and of common areas, such as the community room, parking lot, and lawn. Members are responsible for their individual units, while being conscious that the unit belongs *both* to them and to all of their neighbors. All members are required to participate in management of the co-op, and everyone works together to care for the common areas.

People applying to be members of new co-ops are required to take an extensive co-op training class, and to perform work during construction. This work might include painting inside buildings, cleaning up the construction site, and landscaping. People with disabilities who are physically unable to perform these duties often recruit family members, friends, or volunteers to work on their behalf. There may also be opportunities to perform non-physical types of work for the co-op, such as keeping records and making phone calls. Potential members must go through the co-op's resident selection process and be approved by its members. Eligibility depends on income, family size, amount of debt, and willingness to be active in the co-op.

Although there are housing co-ops which offer a financial investment for their members, most co-ops in Connecticut were built to provide affordable housing for low- and middle-income families and individuals. When a member family moves out, they sell their share back to the co-op, and receive the price they put down when they moved in, plus interest for every year they lived there. This assures that the co-op will continue to be affordable to new families in the future.

Manufactured/Mobile Homes:

Manufactured homes can refer to mobile homes or prefabricated houses that are manufactured off site. Prefabricated houses can be transported to housing sites as one unit, or in separate sections and completed on site. After being placed on lots, some mobile homes are configured with peaked roofs and "skirts" to give them a permanent

appearance. Most mobile homes are located in mobile home parks. Residents of these parks usually own their homes, and place them on lots they rent from park owners. Because these homes are usually not moved after they are sited, individuals may have the choice of buying new homes or already-sited, used homes. Residents must maintain their own homes, while park owners generally maintain the grounds, pay property taxes on lots, make site-specific improvements and provide common facilities such as laundry and recreational areas.

Connecticut's mobile home parks are licensed by the Department of Consumer Protection. They must conform to requirements of the State Building Code, Fire Safety Code and local ordinances or zoning regulations. Every park must have a caretaker in charge at all times to keep the park and its facilities and equipment clean, orderly and in sanitary condition. Each resident must receive a written rental agreement from the park owner before a home or lot can be offered. Park owners are not allowed to charge an entrance fee to residents.

Manufactured homes are usually less expensive per square foot than housing that is built completely on site. The quality of these homes has increased since federal housing requirements have mandated compliance with the Federal Manufactured Home Construction and Safety Standards. These standards specify how strong, durable, fire and wind resistant and energy efficient a home should be. Even so, the cost of casualty insurance may be higher for manufactured homes than for homes built on site. Manufactured homes may be restricted from residential districts because of local zoning ordinances.

Condominiums:

Residents who live in condominiums generally own specific living units within a particular complex. Unit owners jointly own the common areas and the land on which the housing and other structures are located. Common areas typically include: exterior walls, parking areas, walkways, halls and stairways, elevators, outside grounds, basements, and in some cases, recreational areas such as swimming pools and tennis courts. Living units can be freestanding homes, townhouses, garden apartments or apartments in high-rise buildings. Residents are responsible for paying the mortgages and property taxes on their units. Condominium communities govern themselves by unit owner's associations. The main function of these associations is to pay for repairs, maintenance and taxes of common areas. Each association elects a governing body, typically a board of directors, to manage and establish rules for the community's property. Residents usually pay monthly fees to the association, in addition to their mortgages, for the upkeep of common areas.

Houses:

Home ownership is part of the American Dream. Having a home of your own brings many benefits, including control, status, security and privacy. It also carries a higher level of responsibility than any other type of housing, and requires the strongest financial position. A mortgage loan is obtained from a lending institution, such as a bank, and the homeowner is obligated to pay monthly costs for the home itself, plus interest, taxes, and

insurance. The owner performs property maintenance such as lawn mowing and snow removal, or pays a contractor to perform these tasks. The homeowner is responsible for upkeep of the house and for any needed repairs. The owner may modify the house or property within the regulations of the town, and must abide by the ordinances that govern all town residents.

Additional Options

The options just described are about housing, not about disability, age, or any other label. Any supports you might need (such as assistance with bathing and dressing, or someone to help balance your checkbook) must be arranged separately from the housing itself. Many people with disabilities, including those with severe disabilities, live successfully in rental situations, housing cooperatives, mobile homes, condominiums, and single-family houses.

Some people find this to be too overwhelming, particularly when first moving out on their own. They may prefer to live where some or all of their support services are provided together with the housing, or where they can be near people in similar circumstances. On the following pages are descriptions of some living environments that were originally created for senior citizens, but which may also be useful for younger people with disabilities.*

The first option, elderly housing, has a lot in common with typical apartment living. Support services do not come with the housing, but people can build their own network of paid and unpaid supports the same way they would in any other apartment situation. The main difference is that all their neighbors will be senior citizens or people who also have disabilities.

The next two options, assisted living and the continuing care retirement community (CCRC), are concepts that many people have already heard of. The others listed are less well known, but it is a good idea to become familiar with many alternatives in order to make the best decision about where you want to live.

Elderly Housing:

Some communities which are primarily intended for senior citizens may allow occupancy to younger persons with disabilities. Individuals typically gain residency in these communities by entering into leases for fixed periods of time. Living units are usually apartments that can vary in size. These communities generally do not have the range of amenities found in many upscale retirement communities. Services, amenities,

* Once again, the material in this section has been adapted from the *Elderly Housing Directory (2000 edition)* from the Connecticut Department of Social Services' Elderly Services Division. Used by permission.

house rules and occupancy requirements vary by community, and are influenced by housing managers' decisions as well as by federal, state and/or local laws and policies. These communities are not licensed, but they must comply with building and safety codes regarding the design, construction and safety features of their buildings. Publicly assisted housing communities may be mandated to conform to additional requirements that are not required in the private market. These communities are generally meant for individuals whose health and physical mobility enable them to live independently with minimal assistance. Supportive services may be used by residents to maintain independent lifestyles; however, residents or their family members may be responsible for acquiring such services. Some communities may employ resident services coordinators who can enhance residents' abilities to live independently by helping them access community-based services.

Assisted Living:

Assisted living usually refers to residential communities in which supportive services are provided to residents by an entity that is licensed by the Connecticut Department of Public Health as an Assisted Living Services Agency (ALSA). Managed residential communities are not licensed entities. They may hold licenses as ALSAs, or they may provide supportive services through contracts with licensed, assisted-living providers. The managed residential community and the ALSA each have specific responsibilities that are mandated by Connecticut Public Health Code and Statute. Managed residential communities must provide core services that include laundry, transportation and housekeeping services, meals, recreational activities and maintenance, including chore services for routine domestic tasks. Managed residential communities are also responsible for installing emergency call systems in every unit, employing a resident services coordinator, providing 24-hour security and having on-site washers and dryers. The ALSA may provide residents assistance with activities of daily living, nursing services and medication supervision. It is also responsible for staffing a registered nurse that is on call 24 hours per day and ensuring that the managed residential community provides the required core services.

Residents of managed residential communities may be independent or may have chronic and stable conditions as determined by a physician or health care practitioner. These conditions are not limited to medical and physical ailments, but may also include chronic and stable mental health and cognitive conditions. Staff associated with assisted living communities develop individualized service plans and are available 24 hours per day to meet residents' unscheduled needs. Residents typically live in apartment-style units and pay monthly fees. Additional fees may be charged for extra services.

Individuals should understand that the ALSA license pertains to the provision of services in a managed residential community; it does not pertain to the residential community itself.

Continuing-Care Retirement Community (CCRC):

Continuing-care retirement communities (CCRCs) are sometimes referred to as life-care communities. These communities are designed and operated to assure residents,

through contractual agreements, lifetime living accommodations and a wide variety of services, including a specified package of long-term health and nursing services. Each resident must enter into a contract, often referred to as a residency agreement, with a continuing care provider in order to obtain residency. A resident's entry into such an agreement requires the payment of an entrance fee. The residency agreement guarantees that the continuing care provider will supply housing and access to health-related services for the life of the resident in exchange for an entrance fee and monthly fees. CCRCs offer various types of care that enable residents to remain on campus and move from one level of care to another as their needs change. Prospective residents must be able to maintain themselves in their apartments at the time of admission and are usually asked to complete a health screen as part of the admission process. They must also supply the continuing care provider with personal financial statements that show their ability to meet the community's fee obligations. Connecticut's CCRCs are not licensed but they must adhere to certain statutory requirements (Chapter 319hh of the Connecticut General Statutes, Management of Continuing-Care Facilities). Various components of their health care packages such as assisted living services, residential-care and nursing-home beds, however, are licensed by the Department of Public Health.

Housing units can be apartments in high-rise or low-rise buildings, townhouses, garden apartments, cottages or freestanding homes. Units can range in size from studios to three bedrooms. Residents do not have equity interest in their units. Fees residents pay vary depending upon the community, the type of living unit chosen and whether an individual or couple is the occupant. Continuing-care communities have different policies regarding the availability and terms of entrance-fee refunds.

Congregate Housing:

Congregate housing provides residents private living arrangements with moderate supportive services and common areas for dining, socialization and other activities. These communities furnish at least one daily meal, which is usually included in the monthly fee, housekeeping services and a variety of social and recreational activities. They are meant for individuals who are basically self-sufficient but need a few services to help them to live independently. Congregate housing does not generally offer in-unit assistance or health care services. Individuals who must be supervised, who require the provision of three meals per day or who need daily assistance or extensive services are usually not candidates for congregating housing. Congregate communities may have a resident services coordinator on staff to help residents arrange for services that are not provided by the housing community.

Congregate Housing for the Elderly:

Some of Connecticut's congregating communities are publicly sponsored and are associated with the state's Congregating Housing for the Elderly program. This program mandates that communities provide specific services and that residents meet certain eligibility criteria. Connecticut regulations require that communities provide residents with individual apartments that have private kitchens and private baths. They must provide one main meal per day in a communal dining area, housekeeping services and 24-hour security. Arrangements may be made by housing staff to help residents access personal

care and transportation services. These communities do not provide rehabilitation services, nursing services or supervision of the administering or monitoring of medications. Residents must be at least 62 years of age, have incomes no greater than 80 percent of their area's median income, have temporary difficulties with one or more daily activities and meet the established criteria of a local selection committee that is approved by the Department of Economic and Community Development. There is no asset limitation for this program. Income residents receive from their assets, however, is included in gross income and, therefore, considered when determining rent. Residents are required to pay rent and a congregate services fee. Certain deductions for personal expenses, food and medical costs are used to calculate these charges. Residents may receive subsidies for one or both of these fees. For more information call the Audit and Asset Management Division of the Department of Economic and Community Development at (860) 270-8190.

Residential-Care Home:

Connecticut's residential-care homes are licensed by the Department of Public Health. Residents of these communities do not require the extensive medical care offered in a nursing home. Residents may require some assistance with daily activities, special diets and supervision of medications.

Residential-care homes provide a communal living environment. Residents live in private or semi-private rooms and use lavatories and bathing areas that can be private or shared. Residents pay monthly fees that vary by the community and by the type of room that is chosen. Some communities may allow residents to use government assistance to help pay for their care. Owners of some of the smaller homes often provide services to residents with the assistance of other staff, which helps contribute to a home-like atmosphere and family environment.

State law requires that residential-care homes provide three meals per day, housekeeping and laundry services, recreational activities, 24-hour supervision and that there is a mechanism in place for residents to obtain help in emergencies. Staff members can supervise medications that residents self-administer and may help residents schedule their doctors' appointments. These communities are not licensed to provide nursing services. Some homes, which are part of extended care facilities, may have a nurse available; other communities may assist residents in arranging for community-based nursing services when necessary.

Retirement Community:

Retirement communities are age restricted; however, age requirements may vary by community. Some communities offer rental units, while others require residents to purchase their units. Units can exist in any form in which housing is created, for example, single-family homes, condominiums, townhouses, apartments, cooperatives or mobile homes. Retirement communities vary in terms of the kinds of services they provide and the fees they charge. Communities may feature recreational and leisure activities and be designed for older individuals who are in reasonably good health and can live independently. Communities may also offer supportive services. Limited

supportive services may be available or a more comprehensive service package may be offered that provides residents with a spectrum of health and supportive care. Some retirement communities are strictly geared for independent living, and they do not assist residents in obtaining supportive services. Residents of these communities must arrange and pay for the supportive services they use.

Retirement communities are usually moderate to high priced depending upon the services and amenities they provide. Communities may have strict rules regarding maintenance and conformance with the design of the community. Residents may, in some cases, be assessed for the management of common areas.

Housing Resources Associated with Agencies

All of the housing resources listed previously are available through various agencies, Realtors, and other service entities. Some forms of housing, however, are linked to specific non-profit organizations in Connecticut. Some of the programs listed below are targeted at people with particular disabilities, while others serve a broader population.

Connecticut AIDS Residence Coalition

The Connecticut AIDS Residence Coalition publishes a directory of AIDS housing resources. The 2002 version is 61 pages long and gives contact information and descriptions of many housing options for people with HIV/AIDS. At the beginning of each section, there is a chart which highlights the features of the housing sponsored by that particular organization. These charts show that many of these residences are wheelchair-accessible and provide various levels of support services.

For more information, or to request the most recent directory, contact:

Connecticut AIDS Residence Coalition

56 Arbor Street

Hartford, CT 06106

Phone: 860-231-8212

Fax: 860-231-9745

Email: carc1@earthlink.net

Web Site: <http://caho.aegis.com/index.html>

Co-op Initiatives, Inc. and Co-Opportunity, Inc.: Housing Cooperatives

Housing co-ops are managed by the members who live there, so neighbors get to know one another and can sometimes provide support to one another. The idea of using housing co-ops to create informal support networks has been a breakthrough, particularly for people with severe disabilities. New co-ops require future members to perform "work

during construction,” such as painting, cleaning the worksite, and doing simple landscaping. Do not let this requirement stop you. People with disabilities often do their share of the work by performing administrative tasks, or with the help of family, friends, and other volunteers.

Co-op Initiatives has developed five accessible, affordable housing cooperatives in the Hartford area for low- and moderate-income families. Approximately 25% of the units are reserved for people with disabilities, with the remaining units occupied by typical families to create diverse and integrated communities.

Co-Opportunity was one of the pioneers in the development of housing cooperatives, and still maintains an active technical assistance role with co-ops and their members.

You can get a list of co-ops from these two agencies. Often, co-ops are already at full capacity, but sometimes these organizations know when there is an available unit.

Co-op Initiatives, Inc.
20-28 Sargeant Street, Suite 102
Hartford, CT 06105
Phone/TDD: 860-724-4940
Fax: 860-724-7102
Email: nscappaticci@coopinit.org
www.coopinit.org

Co-Opportunity, Inc.
117 Murphy Road
Hartford, CT 06114
Phone: 860-236-3617

Co-op Initiatives, Inc.

Co-op Initiatives is a non-profit organization that helps people with disabilities find the housing they need as well as adequate supports to live independently. Although the agency provides some support in finding rental units, its focus is on ownership and co-ownership.

The Accessible Housing Registry is a FREE Internet-based searchable database that lists accessible and/or adaptable housing units throughout Connecticut. In addition to tracking vacancies, the Registry provides specific information about the unit's features, development amenities, availability of public transportation, and other details about the surrounding neighborhood.

Corporation for Supportive Housing

People with persistent mental health, substance abuse, and other chronic health challenges may benefit from supportive housing, which combines permanent affordable housing with support services. The Corporation for Supportive Housing (CSH) is working to promote the supportive housing model.

CSH is a national organization created in 1991 to support the local nonprofit pioneers developing service-supported housing for people who are homeless or at risk of homelessness. In Connecticut, CSH supports the expansion of permanent housing opportunities linked to comprehensive services for persons with complex issues. The goal is to assist people to live with stability, autonomy, and dignity, so that they can reach their full potential.

Supportive housing has two major components: housing and supports. The key features of the housing are that it is safe and secure, permanent (with occupancy provided as long as the tenant complies with the terms of his or her lease), affordable to people with very low incomes, and includes fully independent units. Support services are provided by staff trained in working with people who are homeless and have disabilities. Staff members are flexible, responsive to the needs of the individual, available as and when needed, and accessible where the tenant lives.

CSH works through collaborations with private, nonprofit and government partners to address the needs of the tenants of supportive housing by:

- Helping local organizations to gain the financial and technical assistance they need to build more and better housing with services;
- Creating cutting-edge demonstration programs and experimenting with promising models to test new ideas;
- Facilitating the sharing of successful techniques and strategies throughout the industry; and streamlining and improving development and funding systems;
- Public education and advocacy aimed at increasing resources for permanent supportive housing;
- Evaluating the effectiveness and cost-effectiveness of supportive housing;
- Documenting and disseminating effective approaches to housing and empowering people who are homeless and who have disabilities; and
- Demonstrating the effectiveness of providing employment services to the tenants of supportive housing.

CSH's Connecticut program (now the Southern New England Program) opened in 1993 with the launching of the Connecticut Supportive Housing Demonstration Program. This joint initiative of CSH and the State of Connecticut is intended to finance the development and operation of supportive housing projects in communities throughout the state. Nine projects, ranging in size from 25 to 40 apartment units, have been developed in six communities: Bridgeport, Hartford, Middletown, New Haven, Stamford, and Windham. In total, the program has produced 281 units of housing for low income and

formerly homeless individuals. Financing for the projects was provided through an innovative partnership between five state agencies, philanthropy, the private sector, and CSH.

In 2000, CSH again joined with the State to launch the Supportive Housing Pilots Initiative. The goal of the Pilots Initiative is the creation, over a 4-year period, of over 650 new units of service-supported housing serving homeless or at-risk families, and individuals with mental illness or chemical dependency. Housing created under the Supportive Housing Pilots Initiative will vary in scale, density and configuration by community and target population. However, all of the units created will share the fundamental standards of affordability, quality, safety and access to public transportation. Close to 300 of the 650 housing units are already in operation, and the remaining units are expected to be completed by the end of 2004.

For more information, or to get in touch with agencies which provide supportive housing services, contact:

Corporation for Supportive Housing
129 Church Street, Suite 608
New Haven, CT 06510
203-789-0826
www.csh.org

Habitat for Humanity

For people interested in home-ownership, this non-profit, ecumenical Christian organization provides simple, decent housing to low-income families and individuals who would not otherwise be able to own their own homes. Houses are built or rehabilitated using volunteer labor, with the future homeowners working alongside the volunteers. The completed homes are sold at Habitat's cost (if possible, \$50,000 or lower) and with a zero interest mortgage. Again, do not let the 'sweat equity' requirement stop you. While it would seem that people with disabilities would not be able to help with painting the property and cleaning up the site, these activities can often be managed creatively with the help of family, friends, and other volunteers who do the physical work.

For more information or an application packet, contact the Habitat for Humanity closest to you:

Habitat for Humanity of Greater Bridgeport
1470 Barnum Avenue
Bridgeport, CT 06610
Phone: 203-333-2642
Fax: 203-333-2650
www.bridgeporthabitat.org/

Hartford Area Habitat for Humanity
Street Address: 780-C Windsor Street, Hartford, CT
Mailing Address: P.O.Box 1933, Hartford, CT 06144
Phone: 860-541-2208
Fax: 860-541-1122
<http://www.hartfordhabitat.org/>

Habitat for Humanity of Greater New Haven, Inc.
378 Crown Street
New Haven, CT 06511
Tel. (203) 785-0794
Fax: (203) 785-0679
<http://www.fsumc.org/community/habitat/>

Habitat For Humanity of Northwest Connecticut
P.O. Box 1
Salisbury, CT 06068
Tel: (860) 435-4747
Email: jpogue@snet.net
<http://www.habitatnwct.org/>

Habitat for Humanity of Southeastern Connecticut
377 Broad Street
New London, CT 06320
(860) 442-7890
Fax: (860) 701-1334
www.habitatsect.org/

Project Home Share Programs

The Department of Social Services funds three programs which provide Home Share options for seniors in Connecticut. These programs work to match single adults who are having difficulty maintaining their homes because of financial, social or physical needs with other adults who need decent, affordable housing and/or do not want to live alone. One person in each match must be age 60 or older. In addition to matching potential housemates, the program also offers housing counseling.

For more information, contact:

Hartford Region:

Project Home Share
Town of Newington Senior and Disabled Center
120 Cedar Street
Newington, CT 06111
Phone: 860-667-5831
(Program currently has no coordinator, so no matches are being made.
When the new coordinator is hired, the phone number will be 860-594-4197)

Project Home Share
Manchester Office
60 Bidwell Street
Manchester, CT 06040
Phone: 860-647-7010

New Haven Region:

South Central Connecticut Agency on Aging
201 Noble Street
West Haven, CT 06516
Phone: 203-933-5431

New London Region:

Program Home Share
United Community and Family Service
400 Bayonet Street, Suite 103
New London, CT 06320
Phone: 860-442-4319

*[This page is blank. It was a mistake,
and will be removed from the final version]*

So How Do I Decide?

It is often helpful to think about housing in two ways:

What is your ideal situation?

How can you create a bridge that will take you from where you are now, and bring you closer to what you really want?

In other words, what living arrangements might you be willing to accept for awhile if what you really want isn't feasible at the moment? For example, you may dream of living in a remote area, but do not have transportation available to you. You may decide to live in a city on a bus line until you have saved up for your own vehicle. Or, if you use a wheelchair, accessibility standards say that the doorways in your home should all be 36 inches wide. But your wheelchair may fit through a door that is 32 inches wide, and special hinges may buy you another inch or two. You may be willing to make something work temporarily that wouldn't be your choice for a lifetime. Think about what is most important and where you are willing to bend for now.

Here are some worksheets to help you process what you think and feel about where you now live, and where you would like to live in the future. There are no right or wrong answers to the questions on the worksheets, and you do not have to show them to anyone. They are intended only for your use, although you may choose to share them with the people you invite to help you plan your future.

Housing Worksheets: Thinking About What I Want and Need

Worksheet #1

Housing Questions	What I want (Ideal)	I would consider
How many other people do you want to share your home?		
Do you like to be where the neighborhood is busy or quiet?		
Do you prefer the city, the suburbs, or the country?		

Housing Questions	What I want (Ideal)	I would consider
What cities or towns would you prefer? Why?		
Do you want a home with large, open spaces for accessibility purposes?		
Do you want a home where you are responsible for all the lawn care/snow removal?		
Do you want a home with a lot of land or a little property?		
Do you want to live close to stores, schools, houses of worship, etc.? If yes, how close? If you can't live close to everything, what is the most important thing to have nearby?		
Do you want to live near family or other supports in your life? If yes, how close?		
Do you plan to have pets in your home? What kind, and how many?		
What other factors will influence your decision about where you want to live?		

Your housing choices will be affected by how much responsibility you are willing to accept, and by how much support you will need to maintain your home. For each area below, check any assistance or accommodation you feel you would need in the community. Use the box to the right to describe the type of assistance that would be most helpful, or any needs, concerns, or comments.

A good way to start is to think about what assistance you get now. What works for you? What doesn't work?

Worksheet #2

Housing	Support Needed	Describe
Housing: Accessibility Needs	<input type="checkbox"/> No Stairs <input type="checkbox"/> Only a Few Stairs <input type="checkbox"/> Wheelchair Accessible Entrance (no stairs, wide doorway) <input type="checkbox"/> Wheelchair Accessible Bathroom (wide doorway, turning space) <input type="checkbox"/> Roll-in shower <input type="checkbox"/> Wheelchair Accessible Kitchen (wide doorway, turning space) <input type="checkbox"/> Larger Hallways and Space for Turning <input type="checkbox"/> Larger Rooms <input type="checkbox"/> Open Floor Plan <input type="checkbox"/> No Slopes/Hills on Property <input type="checkbox"/> Extra Room or Closet Space for Equipment Needs <input type="checkbox"/> Other	
Housing: Support Needs	<input type="checkbox"/> Design to Accommodate Live-In Support Person	

	<input type="checkbox"/> Extra Room(s) to Accommodate Live-In or Occasional Support Person(s)	
--	---	--

Maintenance of Property or Home	<input type="checkbox"/> Property Maintenance, Such as Lawn Care and Snow Removal	
	<input type="checkbox"/> Arranging for Heavier House Work, Home Maintenance, or Seasonal Chores	

Notes:

Now that you have thought about your needs and the types of housing you are interested in, it's time to explore more specific information about the various options and how to attain an actual place to live. You will have many different things to consider, from the housing itself, to the location, to the financing, and at first it may seem impossible to get all the circumstances working in the same direction.

What Can I Afford?

Now that you have looked at many housing options, it is important to know what you can afford. The budgeting tool on the next two pages looks at the immediate costs of getting out on your own, and also provides a space to plan for the future.

How much can you afford for living expenses? Generally, a good guideline is to plan on using no more than one-third of your income on housing. This will need to include utilities if they are not included in the rent. A realistic budget is important, and you may be eligible for assistance with some of your housing related expenses.

On the next two pages, you will find a sample budget form. Try figuring out what your monthly income and expenses will be, both when you first move and in the future. It is likely that you will see some funding gaps, especially at first. Rather than be alarmed, remember that the only way to begin solving a problem is to identify where and what it is.

BUDGET WORKSHEET *

MONTHLY INCOME ANALYSIS	Immediate	5 Years
A. List Benefit Income (Non-taxable) 1. 2. 3. Total Benefit Income		
B. List Wage/Salary Income (GROSS) 1. 2. 3. Total Wage/Salary Income		
C. List Other Funds Available to You 1. 2. 3. Total Other Funds		
D. Total Monthly Income (A + B + C)		
E. List Other Sources of Support and Dollar Amounts/Value (this is not money that comes to you, but the value of services or programs to help you live independently. List anything here that you would normally have to pay for yourself if it were not for this program or service) 1. 2. 3. Total Other Supports		
F. TOTAL EFFECTIVE INCOME (D + E)		

* Adapted from *A Home of Your Own Guide* (pgs. 18, 19), a workbook for people with disabilities who want to purchase a home. Used by permission.

MONTHLY EXPENSE ANALYSIS	Immediate	5 Years
G. List All Living Expenses Food Household supplies Utilities (heat, electric, water, sewer) Property maintenance/repair Transportation Telephone Cable television Clothing Recreation/entertainment Health care Insurance (health, renters/homeowners, auto, life) Taxes (federal and state income tax, property tax Personal support services (personal assistance, etc.) Other (child care, pet costs, gifts, donations, religious offerings)		
Total Monthly Living Expenses		
H. Monthly Bills (Debt)		
Total Monthly Bills		
I. Total Non-Housing Expenses (G + H)		
J. Amount Spent for Housing		
K. TOTAL MONTHLY EXPENSES (I + J)		

Help in Exploring the Options

A home that is affordable and meets your needs, in a community that you choose, is the foundation for being able to live independently. It is important to begin exploring housing needs and availability early in the transition process.

Unfortunately, decent, affordable housing remains in short supply in many areas of Connecticut, and if wheelchair access or proximity to your support system is needed, it further limits your options.

The more flexible you are about where you will live, the more creatively you approach the issues, and the more open you are to sharing a home, the better your chances of finding something within a reasonable amount of time.

People (whether they have disabilities or not) usually move several times before they find the situation that is right for them. This is not failure, but a natural part of the growth process.

You may need the help of agencies that offer creative problem solving around housing. On the following pages, you will find a description of several agencies that are knowledgeable about both disability issues and housing.

Centers for Independent Living

A good place to begin is by contacting your local Center for Independent Living. Found throughout the country, Centers for Independent Living (CILs) are resource centers run *by* people with disabilities *for* people with disabilities. They are not places where you live, but places where you learn about how to live in the community. In Connecticut, there is another prominent disability organization which abbreviates its name as CIL, so we tend to use the initials ILC (meaning Independent Living Center) to avoid confusion.

An Independent Living Advocate can help you develop an action plan based on your housing and support needs, and on the resources you have available (both financial resources and the support of people). The advocate can help you locate housing that is available in the area where you want to live. He or she knows what is affordable and accessible in a particular region, and how to get on waiting lists for available programs. The advocate will help you strategize to make the most of your strengths in coming up

with housing options. For example, if you consider home-sharing (renting a home or apartment with someone else), you can pool your money and take advantage of better housing opportunities. In addition, if both you and the other person have support needs, you may be able to share resources there as well.

Independent Living Centers in Connecticut

Center for Disability Rights (CDR)
764-A Campbell Avenue
West Haven, CT 06516
Phone: 203-934-7077
TDD: 203-934-7079
Fax: 203-934-7078
Email: cdr7077@aol.com

Disabilities Network of
Eastern Connecticut (DNEC)
238 West Town Street
Norwich, CT 06360
Phone/TDD: 860-823-1898
Fax: 860-886-2316
Email: dnecc@snet.net

Disability Resource Center
of Fairfield County (DRCFC)
80 Ferry Boulevard, Suite 210
Stratford, CT 06615
Phone: 203-378-6977
TDD: 203-378-3248
Fax: 203-375-2748
Email: info@drcfc.org

Independence Northwest (IN)
1183 New Haven Road, Suite 200
Naugatuck, CT 06770-3038
Phone: 203-729-3299
TDD: 203-729-1281
Fax: 203-729-2839
Email: indnw@aol.com

Independence Unlimited (IU)
151 New Park Avenue - Suite D
Hartford, CT 06106
Phone: 860-523-5021
TDD: 860-523-7991
Fax: 860-523-5603
Email: indunl@aol.com

Co-op Initiatives, Inc.

Co-op Initiatives is a non-profit organization that is most well known for its development of integrated, accessible housing cooperatives. However, the agency has also had a long history of working with people with disabilities to plan the supports they will need to live independently. Co-op Initiatives often works in partnership with independent living centers to assist people in exploring housing and support options

Co-op Initiatives, Inc.

20-28 Sargeant Street, Suite 102

Hartford, CT 06105

Phone: 860-724-4940

Fax: 860-724-7102

Email: nscappaticci@coopinit.org

www.coopinit.org

Assistance with Housing Costs: Subsidized Housing

Typically, people with disabilities do not have a lot of money to spend on housing, especially when they are just starting out on their own. So it may make sense to apply for programs that can substantially lower your monthly housing costs. Under these programs, tenants usually pay 30% of their income for rent and utilities. Your ability to qualify depends on your income or, if you live with other people, the income of your household.

Most communities have an existing supply of *subsidized* housing, which is sometimes called *affordable* or *public* housing. There are also voucher programs that allow you to rent a unit that is owned privately.

The first step is to learn what is available in the areas where you want to live. Different programs are often accessed through different agencies, and eligibility standards may vary. Once you have an idea what you are looking for, contact a housing agency, such as a housing authority, in the town or towns that interest you. Agencies often refer people to other agencies if they are not able to assist directly.

Here is some information about different kinds of subsidized housing.

Section 8 Housing Choice Voucher Program *

The Section 8 Housing Choice Voucher program administered through the U.S. Department of Housing and Urban Development (HUD) is one of the most important federal housing programs available to assist people with disabilities. It is important to keep in mind that 75% of vouchers go to people with incomes at or below 30% of median income, and that this would apply to anyone receiving Supplemental Security Income (SSI). On average, SSI amounts to about 18% of median income.

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- * Most of the information in this section comes from *Section 8 Made Simple: Using the Housing Choice Voucher Program to Assist People with Disabilities*, and is used by permission. This 108-page book is easy to read and understand; each chapter ends with a summary page and a bulleted list of the key points found in that chapter. *Section 8 Made Simple* is available online at www.tacinc.org. Hard copies are currently backordered, but to get on a waiting list, contact the Technical Assistance Collaborative, Inc. at 617-266-5657.
 - * The rest of the information in this section was adapted from the web site of the U.S. Department of Housing and Urban Development (HUD) on or about December 23, 2002. Used by permission. Access this site directly at <http://www.hud.gov/index.html>, or contact HUD's Connecticut Field Office at One Corporate Center, Hartford, CT 06103-3220; 860-240-4844 (phone); 860-240-4850 (fax).

While Section 8 can be very helpful to people, it is also one of the most complicated and confusing programs. Contributing to the confusion is a federal housing law passed in 1998 that renamed the program the Housing Choice Voucher Program (HCVP). Because it is more familiar, we will continue using the term “Section 8 program” to refer to the Housing Choice Voucher Program.

Section 8 vouchers are administered locally by housing agencies (HAs). *[Editor’s Note: an important exception is new vouchers available on a statewide basis to Connecticut participants in the Nursing Facility Transition Project. See description xx below/on the following page].* For a complete list of housing agencies in Connecticut, please see Appendix A.

In the description that follows, there are repeated references to a “family” that is participating in the Section 8 program. For our purposes, a family may be defined as several people or as “a family of one.” Individuals who plan to live alone or with a live-in assistant do qualify for Section 8 as long as they meet the program’s eligibility requirements.

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

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

Vouchers Reserved for Participants in Nursing Facility Transition Project

In the spring of 2003, the Connecticut Department of Social Services (DSS), in collaboration with the staff of the Nursing Facility Transition Project, amended its Administrative Plan for the Section 8 Program. This has made it possible for the Department to set aside 50 vouchers per year targeted for people residing in nursing facilities to assist them in moving into affordable housing in the communities of their choice. Staff from the Transition Project, the Independent Living Centers, and the Department of Social Services can provide information about these vouchers and how to access them.

While most Section 8 vouchers are applied for through towns and localities, DSS is a statewide housing agency (HA). Therefore, people applying for these vouchers would not be limited to specific towns in their search for appropriate housing.

Overview of the Section 8 Process

The outline below is adapted from a chart on page 11 of *Section 8 Made Simple: Using the Housing Choice Voucher Program to Assist People with Disabilities*. It briefly describes the major steps, starting with the application process and continuing until people have settled into their housing. While the actual process is far more complex, and

varies according to each housing agency's Public Housing Agency Plan and Section 8 Administrative Plan, this overview gives a sense of how the program works.

Application Process

- A household in need of assistance applies for a Section 8 Voucher by completing a housing agency's application form.
- If the waiting list is "open," the agency administering the Section 8 program is accepting applications.
- If the waiting list is "closed," no one can apply for a voucher.

Selection from Waiting List

- Depending on how many vouchers are available, the application is either: placed on a waiting list or, after verifying the household's eligibility for the Section 8 program, the household is given a voucher right away.
- In most communities, there are not enough vouchers for everyone who needs one so there are usually long waiting lists.
- Households move from the bottom of the waiting list to the top. Sometimes this takes a short amount of time and sometimes this takes years, depending on many factors (including housing agency preferences, urgency of need, etc.).

Screening and Verification of Eligibility

- When a household reaches the top of the list, the household will be required to supply documentation that verifies eligibility for the Section 8 program.
- At this point, the housing agency may also screen the household with regards to prior tenant history and/or recent criminal history.

Section 8 Briefing

- When a household reaches the top of the waiting list, and is determined eligible for the program, the household is issued a voucher.

Housing Search

- The Section 8 household then has a short time (usually 60 to 120 days) to find a rental unit in the community that meets Section 8 guidelines (i.e., affordable and decent). People with disabilities, who may have a more difficult time finding a unit that meets their needs, may be allowed some extra time as a reasonable accommodation.

Housing Quality Standards Inspection and Rent Reasonableness Determination

- If the owner agrees to participate in the Section 8 program, the unit is inspected to ensure that it is safe, decent, and of good quality.
- The rent of the unit is compared to rents of similar unassisted units in the community to ensure it is reasonable.

Housing Agency Approves Unit and Computes Total Tenant Payment and Subsidy Amount

- All paperwork is signed (i.e., lease between household and owner; and contract between housing agency and owner) and the household moves into the unit.
- At this point, the Section 8 rental assistance begins. The household pays between 30 and 40 percent of their income toward rent and any tenant-paid utilities, and the rent subsidy pays the difference. This subsidy is paid directly to the owner of the housing unit.

Annual Reexamination, Housing Quality Inspection, and Rent Reasonableness Determination

- At least annually, the Section 8 household must reestablish eligibility for the program and the unit is reinspected to ensure that it continues to meet Section 8 standards.

How to Apply

Since the demand for housing assistance almost always exceeds the number of Section 8 vouchers available, HAs are usually unable to assist a Section 8 applicant immediately. In this case, the HA will add the applicant to its Section 8 waiting list...

Not surprisingly, long waiting lists can result in extremely long waiting periods (i.e., several years) for applicants to be selected. Therefore, people with disabilities can and should apply to as many HAs as possible. However, a separate written application must be submitted to each HA.

The first step to obtaining a voucher is successfully completing a Section 8 application. Unfortunately, there is not a standard Section 8 application. Instead, each HA creates its own application form. In general, however, most Section 8 applications request information about:

- Household composition;
- Income and assets;
- Disability status; and
- Other information needed to determine eligibility.

To apply for a Section 8 voucher and similar programs, contact the housing agency (HA) in the town or towns where you hope to live (for a complete list of housing agencies in Connecticut, see Appendix A). You may get additional information and support from the local HUD Field Office:

U.S. Department of Housing and Urban Development
Hartford Field Office

One Corporate Center
Hartford, CT 06103-3220
860-240-4844 Julie Fagan, Field Office Director
860-240-4850 fax

Local Preferences and the Waiting List

Since the demand for housing assistance often exceeds the limited resources available to HUD and the local housing agencies, long waiting periods are common. In fact, a town may close its waiting list when it has more families on the list than can be assisted in the near future.

Public and affordable housing programs in each town are administered by housing agencies (HAs). Each agency may establish local preferences for selecting applicants from its waiting list. For example, an HA may give a preference to a family or individual who is (1) homeless or living in substandard housing, (2) paying more than 50% of its income for rent, or (3) involuntarily displaced. Families who qualify for a local preference move ahead of other families. Each HA has the discretion to establish local preferences which reflect the housing needs and priorities of its particular community. These preferences will be included in the HA's written policy manual. You should ask what the agency's preferences are so you will know if you qualify and can move up on the waiting list.

Living in a nursing home or institution can be classified as a preference under Section 8, but each housing agency has its own set of preferences. This one may be included, or it may not.

Reasonable Accommodation Under Section 8

There are many reasonable accommodations allowed under the Section 8 program which are designed to help people with disabilities navigate the system.

Listed below are some examples of changes to Section 8 policies that housing agencies (HAs) can make as a reasonable accommodation for a person with a disability. Some HAs already have these policies as a general rule in their Section 8 program, but many do not. Being aware of these possibilities may prepare you for obstacles before you encounter them, and help you know what to advocate for.

Outreach

- Notifying the disability community before opening the Section 8 waiting list and accepting applications
- Providing training on the Section 8 application process to the disability community and other interested parties

Completing and Submitting a Section 8 Application

- Allowing applications to be mailed or faxed
- Providing applications in Braille, large print, or other alternative formats
- Providing assistance with completing the Section 8 application
- Allowing applications to be dropped off at the HA by a friend, family member, advocate, service provider, etc.
- Visiting the applicant's home in order to allow him/her to complete the application
- Allowing additional time to submit an application

Waiting List Management

- Allowing a secondary contact person to be listed on the application and sending copies of all HA correspondence to both the applicant and the secondary contact
- Allowing previously incomplete applications to be added to the list (once completed), even if the list is now "closed"
- Allowing an application discarded during the "update" process to be reinstated to the list in its original position

Screening and Verification

- Making exceptions to screening criteria regarding criminal histories, past rental histories, or credit histories based on mitigating circumstances
- Providing extra time to gather documentation of eligibility

Housing Search Process

- Providing a higher Utility Allowance
- Accounting for a participant's live-in aide or overnight support staff when determining the unit size for the household
- Allowing a friend, family member, service provider, or other person to attend the briefing session with the applicant
- Allowing extensions to the housing search time
- Providing a higher payment standard or requesting HUD to approve a higher payment standard
- Providing a higher payment standard to help cover the costs of accessibility modifications
- Allowing Section 8 vouchers to be used in special housing types such as shared housing, group homes, SROs (single-room occupancy), and congregate housing
- Allowing voucher holders to rent from relatives

Maintaining the Section 8 Voucher

- Rescheduling recertification appointments
- Providing home visits to conduct recertifications
- Allowing additional time for the annual recertification process
- Reinstating a voucher that was terminated for cause, due to mitigating circumstances

Live-In Aide

A Section 8 household may also include a live-in aide who actually resides in the unit. A live-in aide is defined by HUD as a person who resides with an elderly, disabled, or handicapped person or persons, and who:

1. Is determined to be essential to the care and well being of the person(s);
2. Is not obligated for the support of the person(s); and
3. Would not be living in the unit except to provide the necessary supportive services.

The need for a live-in aide should be stated when filling out the application, since it affects the number of bedrooms needed. Each member of the household with a disability is allowed to have a live-in aide included as part of the household.

Work Incentives and Earned Income Disregard

HUD's Earned Income Disregard is a work incentive for people with disabilities. This Section 8 rule allows HAs to "disregard" the increased income obtained by an individual with a disability who goes to work. This disregard is important in the Section 8 program because an increase in income usually means an increase in the household's total tenant payment. Disregarding this increase for a period of time gives a person with a disability a greater incentive to earn income from employment without having to pay an increase in rent.

The disregard is available for the first two years of employment. During a cumulative period of 12 months after going to work, all earned income from employment is disregarded for the purposes of calculating annual income and the total tenant payment. During the second cumulative 12-month period, only 50 percent of earned income is counted as annual income.

To qualify for this Section 8 benefit, an adult member of the household must:

- Be a person with a disability; and
- Be previously unemployed for one or more years prior to employment.

In addition to income from regular employment, income from any economic self-sufficiency or other job-training program qualifies to be disregarded.

Can I Move and Still Keep My Voucher?

A family's housing needs may be affected over time by changes in family size, job locations, or for other reasons. The housing choice voucher program allows families and individuals to move without losing their housing assistance. Moves are permissible as long as the family notifies the housing agency (HA) ahead of time, terminates its existing lease within the lease provisions, and finds acceptable alternate housing.

New voucher-holders may choose a unit anywhere in the United States as long as the family lived in the jurisdiction of the HA issuing the voucher when the application was made. Those new voucher-holders who did not live in the jurisdiction of the HA at the time the family applied for assistance must lease a unit within that jurisdiction for the first twelve months. A family that wishes to move to another HA's jurisdiction must consult with the HA that currently administers its housing assistance to verify the procedures for moving.

Rental Assistance Program – RAP

The Rental Assistance Program (RAP) is comparable to the federal Section 8 Program available through HUD, except that RAP is run through the State of Connecticut. RAP is administered by the Connecticut Department of Social Services (DSS) through a subcontract with J. D'Amelia and Associates. The contact operates statewide, so people do not have to apply to live in specific towns.

As always, there are more people in need of RAP certificates than the number of certificates available. Every so often, the list is opened up for new applications. The disability community is notified by DSS through its web site and by other means.

No preferences are available for the Rental Assistance Program.

For more information, contact

J. D'Amelia and Associates

2 Lakewood Road

Waterbury, CT 06704

203-757-1138

Or visit the Housing Page of the DSS web site at

<http://www.dss.state.ct.us/svcs/Housing/>

Security Deposit Guarantee Program

The Security Deposit Guarantee Program (SDGP) assists eligible households by providing a payment guarantee to landlords of up to two months' rent, instead of an actual grant. The State of Connecticut Department of Social Services administers the

program. It is available to persons who hold a newly-issued Section 8 voucher or DSS rent subsidy program certificate (such as RAP or T-RAP); or who live in emergency housing (which includes a hospital or convalescent care center).

To apply, all adults in a household complete an application form and submit it to their local DSS office. If the application is accepted, DSS makes an agreement with the landlord. Under this agreement, DSS guarantees payment of the agreed-upon security deposit, in part or in whole, if the tenant moves out owing back rent, or if the tenant moves out and has caused any damage to the unit which will require repair.

For people who do not have enough cash available to put down on an apartment, the Security Deposit Guarantee Program offers a great opportunity. For more information, contact your local office of the Connecticut Department of Social Services.

USDA Rural Housing Service (RHS)

The Rural Housing Service (RHS) is an agency of the U.S. Department of Agriculture (USDA). Located within the Department's Rural Development mission area, RHS operates a broad range of programs which include:

- homeownership options to individuals;
- rental assistance to tenants of RHS-funded multi-family housing complexes;
- help to developers of multi-family housing projects, like assisted housing for the elderly and disabled, or apartment buildings; and

RHS administers direct loans, loan guarantees and grants. Direct loans are made and serviced by USDA staff; loan guarantees are made to banks or other private lenders, and grants are made directly to a person or organization.

USDA Rural Development has two offices in Connecticut. For Program clarification and your specific eligibility please contact the Rural Development office near you.

Serving Eastern Connecticut, Windham and New London Counties

Norwich Service Center

238 West Town Street

Norwich, CT 06360-2111

Contact Person: Johan M. Strandson, Rural Development Manager

Phone: (860)859-5218 Ext. 3004

FAX: (860)859-5223

Email: johan.strandson@ctnorwich.fsc.usda.gov

Serving Western and Central Connecticut, Tolland, Middlesex, Hartford, Litchfield, New Haven and Fairfield Counties

Windsor Service Center

100 Northfield Drive 4th floor

Windsor, CT 06095-4729

Contact Person:

Mary E. Grasso, Loan Specialist

Phone: (860)688-7725 Ext. 4
FAX: (860)688-7979
Email: mary.grasso@ctwindsor.fsc.usda.gov

Connecticut Housing Finance Authority (CHFA)

The purpose of CHFA is “to help alleviate the shortage of housing for low- and moderate-income families and persons in this state, and when appropriate, to promote or maintain the economic development of this state through employer-assisted housing efforts.”

The agency offers a wide variety of programs to promote home ownership and affordable housing. One program, Home of Your Own, is specifically geared toward people with disabilities who wish to purchase their own homes (for more about this program, see page xx). As well as low-interest mortgage programs, CHFA also offers downpayment assistance to potential homebuyers.

CHFA Mortgage Financing for Multifamily Housing

Increasing the supply and availability of affordable housing for low and moderate-income households is the primary role of the Connecticut Housing Finance Authority. By offering financing terms not generally available in the commercial market, the Authority can help developers achieve feasibility for projects which otherwise would not be possible. In addition to financing housing development, the Authority's multifamily program plays a role in creating employment for Connecticut's construction industry, supporting the local property tax base, and revitalizing urban neighborhoods.

CHFA
999 West Street
Rocky Hill, CT 06067-4005
Tel: 860-721-9501
www.chfa.org

Department of Economic and Community Development (DECD)

DECD works to provide every Connecticut citizen with the opportunity to live in attractive, safe and affordable housing. DECD monitors and analyzes the state's housing environment and develops policies, strategies, programs and services that not only expand affordable housing opportunities, but also build a strong tax base, encourage safe streets, and empower neighborhoods and communities to flourish.

DECD primarily works behind the scenes as a resource for community development assistance. Many of the housing programs you have read about throughout this manual are connected in some way with the activities of DECD.

Department of Economic & Community Development
505 Hudson Street
Hartford CT 06106

How to Work with a Waiting List

Regardless of which subsidized housing program you apply for, you are likely to spend some time on a waiting list. There are things you can do to keep your file active and accurate, which can help in your process of rising to the top of the list. Here are some suggestions:

- After you submit an application, call the housing agency to make sure the application was received and that all the necessary information was provided. Ask how often you can call to see what your status is. Be sure to find out how long the agency will hold your application because you may have to renew it on a regular basis.
- Call every now and then to see that the agency still has your application and where you are on the list.
- If you need to reapply periodically, create ways to remind yourself so the application doesn't lapse. Write in a calendar or ask a trusted friend to give you a nudge when the date is approaching.
- If your circumstances change, and especially if you are in danger of losing your current housing, be sure the housing agency knows this. Phone and follow up with a letter.

In the Meantime... Keep Looking and Preparing

- Use every resource available to you in finding housing. Tell neighbors, friends, co-workers, family members, and others what you are looking for. If you belong to a religious organization, let the people there know also. Check the classified ads in your local newspaper (most are available at the library and on the Internet). If you do not have access to the Internet, ask friends and family who are online to help you, or try the local library.
- While you are pursuing a place to live, prepare yourself to live there. Take a hard look at what you need in terms of supports. Will you be hiring people to assist you with dressing, bathing, eating, or doing household chores? Will assistive technology play a role in making you more independent? If so, what do you need, and how will you get it? Do you know how to cook, do laundry, and balance a checkbook? If an emergency should arise, how would you handle it and whom would you call? The shift from institutional living to an increased responsibility for your home and life can

be overwhelming. Use the periods of waiting to prepare yourself psychologically and physically for your new situation.

- Once you have an idea of what your housing needs and resources are, you also need to consider other factors, such as obtaining furnishings, moving expenses, security deposits, and requirements for paying the first (and sometimes last) month's rent before moving in. Be creative... often you can find great deals at tag sales, or if people know you are moving they may give you things they do not need anymore. The Connecticut Department of Social Services may be able to assist with security deposits. Call early in your search to see if you qualify.

Part B Funding and Common Sense Funds

Independent Living Centers are skilled at accessing various pools of money to assist individuals with disabilities, especially when the situation involves a gap in the system or a need that is difficult to finance in a traditional way.

Each Center can use Part B Funding, a limited source of funds that comes to the Centers from the Federal Government under Section 704 of the Rehabilitation Act. This funding is intended to pay for urgent needs that make it possible for someone to remain in or return to the community. Examples might include making minor changes in the home environment, purchasing small items of equipment, or paying for someone to assist with a task over a short period of time. Monies are intended to cover costs which cannot be covered any other way. Maximum funding is approximately \$500, but sometimes higher amounts are approved. The money can also be used to close a gap in funding. Each Independent Living Center has its own policies for using Part B Funding. For more information, contact the ILC closest to you.

The Common Sense Fund has been established through the Nursing Facility Transition Project. Awarded to the Connecticut Association of Centers for Independent Living, Inc. (CACIL), this fund is used to pay for the needs of people moving out of nursing facilities under the transition project. The money is intended to pay for costs which are not covered by Connecticut's existing systems, such as beginning phone service, buying pots and pans for the kitchen, or covering a security deposit. Every situation is different, and these funds are intended to be very flexible. Access to the fund begins by contacting the Transition Coordinator at each Center for Independent Living.

Credit Checks

When you find housing, the landlord will most likely require a credit check and may require references from previous landlords. If you have credit problems, Consumer Credit Counseling of Connecticut may be of assistance.

Home Modifications

Housing that is affordable is in great demand. If you have particular needs, the search can be even more difficult, so you don't want to overlook any opportunities.

People who use wheelchairs might need modifications such as installing a ramp or lift, widening doorways, and making alterations to the bathroom. Someone with a heart condition or breathing problems might need a stair-glide if a one-story home cannot be found.

The time it takes to get these modifications done may vary depending on what program you use, the complexity of the modifications, availability of contractors, and weather conditions. Even so, modifications may be all that is necessary to create the perfect home for you. Funds for home modifications may be available from a variety of sources. These include:

Community Development Block Grant (CDBG) Funding is a flexible and popular federal grant through HUD. It is issued to states and localities for housing and community development activities which will benefit low- and moderate-income households. These funds can be used for a wide range of programs, including housing rehabilitation loans and grants for rental housing and for privately owned homes. They can also be used to make buildings accessible for senior citizens and people with disabilities.

The State of Connecticut and 22 of its large cities receive grants through CDBG. Call HUD's state office in Hartford at 860-240-4800 for further information on the Housing Rehab Program, The Home Program, and the Supportive Housing Program. At the same number, you can ask for information about foreclosed properties which may be auctioned off. You may also contact your local town hall, city hall, or community development office to learn about the availability of CDBG funds and the application procedure in your community.

The Veterans Administration offers loans, mortgages, and grant programs for U.S. Veterans who are homeowners or who wish to purchase their own homes. For more information, contact the nearest VA office to learn which programs help with building, remodeling, and modifying homes to make them accessible. The statewide resource number for Veterans is 1-800-447-0961.

The Bureau of Rehabilitation Services (BRS) may be a resource for people with disabilities who require home modifications in order to become employed or stay employed. Your BRS counselor will work with you to decide if home modifications are a necessary part of your Employment Plan. For more information, contact your local BRS office or the Consultant for Home Modifications at 860-424-4865 (local, long-distance) or 1-800-537-2549 (toll-free).

The Corporation for Independent Living (CIL) is a private, nonprofit organization that develops and manages housing for people with disabilities. Its programs include:

Grants for Accessibility – grants from \$1000 to \$20,000 to modify existing housing. The housing may be owned or rented, and applicants must be at or below 80% of median income for the total household.

Loans for Accessibility – this statewide low-interest loan program is designed for low- to moderate-income individuals to modify existing housing. Loans range from \$1000 to \$20,000, at an annual interest rate of up to 7%, repayable over a maximum of 30 years.

For more information, contact
Corporation for Independent Living
30 Jordan Lane
Wethersfield, CT 06109
860-563-6011

Americans Homefront Program

A one-day community based home repair blitz that helps homeowners who are physically or financially unable to remain in their homes unless necessary tasks are carried out. Teams of volunteers make home repairs in much the same way as a “barn raising” of days gone by. This idea started 10 years ago in Connecticut and New York, and is sometimes called the “Christmas in April” initiative.

The organization selects the homes on the basis of need, with referrals coming through service organizations, churches and other religious groups, senior citizens groups, past participants, and friends. Homes must be occupied by the owner. Candidates may apply at any time during the year, but homeowner interviews are conducted from September through December.

For more information, contact
American Homefront Program
1161 Cherry Street
New Canaan, CT 06840
1-800-887-4673 (HOPE)

But What About Discrimination?

Unfortunately, ignorance and prejudice still exist in our society, and it is possible that you may encounter some less-than-welcoming attitudes in your housing search. If that should happen, here are some places you can go to protect your rights.

The Connecticut Fair Housing Center

In Connecticut, it is illegal to discriminate in the rental or sale of housing based on Race, Color, National Origin, Religion, Gender, Family Status, Physical or Mental Disability, Age, Marital Status, Sexual Orientation and Source of Income. The Connecticut Fair Housing Center has been working since 1994 to ensure that all people have equal access to housing throughout Connecticut. This private, non-profit organization provides education, counseling, and free legal services to anyone who has been illegally denied housing.

The Connecticut Fair Housing Center

Main office:

221 Main Street, Suite 401

Hartford, CT 06106

Phone: 860-247-4400

Fax: 860-247-4236

Satellite office:

171 Orange Street

New Haven, CT 06510

Phone: 203-772-3247

Fax: 203-562-7107

Email: info@ctfairhousing.org

The Office of Protection and Advocacy for Persons with Disabilities

The Office of Protection and Advocacy for Persons with Disabilities (better known as "P and A") is an independent State agency created to safeguard and advance the civil and human rights of people with disabilities in Connecticut.

The mission of the agency is to advance the cause of equal rights for persons with disabilities and their families by:

- increasing the ability of individuals, groups and systems to safeguard rights;
- exposing instances and patterns of discrimination and abuse;
- seeking individual and systemic remediation when rights are violated;

- increasing public awareness of unjust situations and of means to address them; and
- empowering people with disabilities and their families to advocate effectively.

P and A is part of a nationwide network of protection and advocacy systems. It operates under both State and mandates legislative mandates. Its services include:

- providing information, referral, and advocacy services;
- pursuing legal and administrative remedies on behalf of people with disabilities who experience disability-related discrimination.

For more information, contact

State of Connecticut

Office of Protection and Advocacy for Persons with Disabilities

60B Weston Street

Hartford, CT 06120-1551

Phone/Local and Long-Distance: 860-297-4300

TTY/Local: 860-297-4380

Phone and TTY/Toll-Free: 800-842-7303

Fax: 860-566-8714

Other Resources

This guidebook includes many resources, but there are many more available.

One place to find out more about Connecticut cities and towns, housing authorities, services, and things to do is by looking at the library or on the Internet. An interesting web site is www.ct.gov. This site includes much useful information, from how to register a business to today's weather and headlines.

Don't be shy about seeking the resources you will need in your home and community!

Focusing on Success

By now, you are that much closer to moving out of the institution and into a more independent living situation. This is something worth celebrating. Enjoy the victory!

Quickly, however, your newfound sense of freedom will become blended with responsibilities and a constant need to problem-solve. It is easy to get overwhelmed, especially in the first several weeks after getting out on your own. But there are things you can do to make your experience a positive one.

First, it helps to have your priorities straight. Many people with disabilities practice this three-step process to keep their lives in order.

- **Take care of yourself** – Know what you need to survive each day, as well as what you need over the long run. Try to find a good balance between enjoying your life and meeting your needs for nutrition and for sleep. Whether you have a tendency toward breathing problems, pressure sores, or depression, take the steps necessary to make sure you stay healthy. You don't want to spend your time in the hospital instead of enjoying your new home!
- **Take care of your support network** – Studies have shown that people's level of happiness is often tied to the breadth and depth of their relationships. For people with disabilities, who often rely on formal (paid) support people in addition to friends and relatives, the social aspect is especially important. Some people leave institutions only to find themselves living an isolated existence in the community. Though some people prefer to be alone, the best way to ensure your happiness and safety in your new home is to pay attention to the people around you. They will treat you better if you show them that they are important and appreciated. If your personal assistant's paycheck doesn't come on time or in the correct amount, get right on the problem. If someone seems to be struggling, show concern and try to help. Do not sacrifice things you truly need, but demonstrate that the wellbeing of the other person does matter to you. Birthday cards and e-cards and special thank-yous go a long way when people cannot afford to pay a high hourly rate.
- **Pay your rent (or mortgage) and all utilities on time and in full; fill out paperwork to stay eligible for services you need** – It can be tempting, especially when there is not a lot of money available, to put expenses onto credit cards or to pay part of a bill instead of the amount due. This can become a deep hole that is difficult to climb out of, and it will jeopardize your ability to stay in your home. Look at large expenses in terms of your budget and plan accordingly. You may choose to take a job to earn extra income, or you may put money away for a larger purchase in the future. In the same way, rental subsidy programs, Medicaid, waiver services, and other programs all require periodic eligibility updates. When the renewal papers come, make that your #1 priority. Set up a system where you can find the paperwork you will need to copy. If you will need someone to help you fill out the forms, find that person! Getting kicked off of a program you need because you cannot respond to the paperwork will set you

back, and could result in a loss of services or supports.

From all this, it probably sounds like you will spend the rest of your life filling out paperwork and attending to the needs of others. There is some truth in that. But there is also something else to keep in mind.

Take the long view of your life and where you are going. You have made the first big leap, from the institution to your new home. Now, take a breath and think about what you want your life to look like. Who do you want to be with? What do you want to be doing with your time? Do you want to go to school? Do you want to be working? Do you want to save up money to travel and take a vacation? Do you want to stay where you are living now, or is your home the first step toward another dream?

Take a few months or years to experience your new life. Then, based on what works, what does not work, and your own desires, set a course for your future. Remember, it's all a process...

Appendix A: Housing Agencies in Connecticut

Town	Address	Telephone/Office Hours
Ansonia HA	36 Main Street Ansonia, CT 06401	203-736-8888 Fax# 203-736-8833 M-F 9:00-5:00
Ashford HA	49 Tremko Land Ashford, CT 06278	860-429-8556 Fax# same, call first M,Tu,W, F 7:30-3:30
Berlin HA	250 Kensington Road P.O. Box 210 Kensington, CT 06037	860-828-4500 M-F 8:00-12:00 Fax # 860-828-7574
Bethel HA	25 Reynolds Ridge Bethel, CT 06801	203-797-9909 M,W,F 8:00-4:00 Tu. 12:00-4:00 Fax #n/a
Bloomfield HA (Federal Only)	P.O. Box 337 800 Bloomfield Avenue Bloomfield, CT 06002	860-769-3504 M-F 9:00-4:00
Bolton HA	Town of Bolton 222 Bolton Cntr Rd Bolton, CT 06043	860-649-8066 M/W/Th 9:00-4:00 T 9:00-5:00 & 6:00-8:00 F 9:00 - 3:00 Fax # 860-643-0021
Branford HA	Parkside Village I	203-481-5632

	115 South Montowese St Branford, CT 06405	M-F 9:00-12:00 2:30-6:30 Fax #203-483-9157
Bridgeport HA (Federal Only)	150 Highland Avenue Bridgeport, CT 06604	203-337-8920 M-F 8:30-4:45 Fax #203-337-8830
Bristol HA	31 Quaker Lane Bristol, CT 06010	860-582-6313/6314 M-F 8:30-4:30 Fax #860-585-6033
Brookfield HA	3 Brooks Quarry Road Brookfield, CT 06804	203-775-1403 M-F 9:30-1:00 Fax #203-775-1403
Brooklyn HA	c/o NCCDC P.O. Box 156 Danielson, CT 06239-1849	860-774-7020 M-F 8:30-4:30 Fax #860-779-3549
Canton HA	21 Dowd Avenue Canton, CT 06019	860-693-6464 M-F 8:00-4:00 Fax # 860-693-6464 *21
Cheshire HA	50 Rumberg Road Cheshire, CT 06410	203-272-7511 M-Th 9:00-2:00 Fax # 203-250-8069
Clinton HA	Glen Haven 159 Glenwood Road Clinton, CT 06413	860-669-6383 M-F 8:00-12:00 Fax # same

Colchester HA	Dublin Village 300 Lebanon Avenue Colchester, CT 06415	860-537-5251 M-Th 7:30-3:00 Fax #860-537-5856
Coventry HA	1630 Main Street Orchard Hill Estates Coventry, CT 06238	860-742-5518 M-F 8:00-2:00 Fax # Same
Danbury HA	P.O. Box 86 Danbury, CT 06813-0086	744-2500 M-F 8:30-5:00 Fax #797-1864
Darien HA	Darien Town Hall 2 Renshaw Road Darien, CT 06820	203-655-0866 M-F 1:00-4:00 Fax # 203-656-1078
Deep River HA	60 Main Street Deep River, CT 06417	860-526-5119 M-W-F 9:00-12:00 Fax #526-4340
Derby HA	P.O. Box 843 45 Minerva Street Derby, CT 06418	203-735-6652 M-F 8:30-4:30
East Hampton HA	Chatham Acres Gov. Bill O'Neill Drive East Hampton, CT 06424	860-267-8498 M,T,W 8:30-3:00 Fax #same
E. Hartford HA	546 Burnside Avenue East Hartford, CT 06108	860-290-8301 M-F 8:30-4:30 Fax #290-8308

E. Haven HA	250 Main Street E. Haven, CT 06512	203-468-3204 M-F 8:30-4:30 Fax #203-468-3372
E. Windsor HA	7 Park Hill P. O. Box 451 Broad Brook, CT 06016	860-623-8467 M-F 8:00-2:00 Fax # 860-623-8554
Ellington HA	20 Main Street P.O. Box 416 Ellington, CT 06029	860-872-6923 M,W,F 9:00-1:00 Fax #Same
Enfield HA	17 Enfield Terrace Enfield, CT 06082	860-745-7493 M-F 8:00-4:30 860-623-4002 Congregate Fax #741-8439
Essex HA	16 Main Street Centerbrook, CT 06409	860-767-1250 9:00-1:00 Fax #Same <u>housingauthority@snet.net</u>
Fairfield HA	15 Pine Tree Lane Fairfield, CT 06430	203-366-6578 M-F 9:00-1:00
Farmington HA	Town Hall 1 Monteith Drive Farmington, CT 06034-0948	860-673-8223 M-F 8:30-4:30 Fax #860-675-2397

Glastonbury HA	25 Risley Road Glastonbury, CT 06033	860-652-7570 M-F 8:30-4:30 Fax #860-652-7582
Greenwich HA	249 Milbank Avenue P.O. Box 141 Greenwich, CT 06836	203-869-1138 Fax #203-869-2037 M-F 8:30-4:30
Griswold HA	230 Taylor Hill Rd. P. O. Box 176 Jewett City, CT 06351	860-376-4516 M-F 10:00 - 12N Fax #Same
Groton HA	770 Poquonnock Road Groton, CT 06340	860-445-1596 Fax 860-448-0051 M-F 8:30 - 4:00
Guilford HA	41 Boston Terrace Guilford, CT 06437	203-453-4760 M-Th 8:00-12:00 Fax #Same call first
	32 Guilford Court Guilford, CT 06437	203-453-6262 M,W,F 9:00-11:30F Fax #n/a
Hamden HA	51 Worth Avenue P.O. Box 185095 Hamden, CT 06518-0095	203-248-9036 M-F 8:30-4:30 Fax # 203-248-5505
Hartford HA	475 Flatbush Avenue Hartford, CT 06106	860-723-8420 M-F 8:30-4:30 Fax # 860-723-8551 Fax #860-236-3519

Harwinton HA	21 Wintergreen Circle Harwinton, CT 06791	860-485-1200 W & F Fax #485-2612
Hebron HA	21 Rice Terrace P. O. Box 487 Branford, CT 06405	203-481-5632 M-F9:00-5:00 Fax #203-483-9157
Killingly HA	620 Upper Maple Street Danielson, CT 06239	860-774-6067 M-F 8:00-3:30 Fax #774-6808
Ledyard HA	60 Kings Highway Gales Ferry, CT 06335	860-464-7365 M-Fri 11:30-3:30 Fax #n/a
Litchfield HA	Wells Run P.O. Box 1400 Litchfield, CT 06759	860-747-4000 M-Th 8:00-4:00 Fax #747-2449
Manchester HA	24 Bluefield Drive Manchester, CT 06040-4798	860-643-0080 M-F 8:00-4:00 Fax #643-2999
Mansfield HA	309 Maple Road Storrs, CT 06268	860-487-0693 M-F 8:00-3:00 Fax #429-6127
Meriden HA	22 Church Street P.O. Box 911 Meriden, CT 06451	203-235-0157 M-F 8:30-4:30 Fax # 203-634-1971

Middlefield HA	1 Sugarloaf Terrace Rockfall, CT 06481	860-344-9933 M-F 9:00-12:00 Fax # same as phone
Middletown HA	40 Broad Street Middletown, CT 06457	860-346-8671 M-F 8:30-4:30 Fax # 860-347-0534
Milford HA	75 DeMaio Dr. P.O. Box 291 Milford, CT 06460-0291	203-877-1779 M-F 8:30-12:00 Fax. # 203-874-2763 milford.ct housing@snet.net
Monroe HA	358 Wheeler Road Monroe, CT 06468	203-261-7685 M-F 9:00-2:00 Fax #203-445-8529
Montville HA	Milefski Drive Uncasville, CT 06382	860-848-1739 M-F 9:00-5:00 Fax #860-848-3269
Morris HA	255 Bank Street Waterbury, CT 06704	203-757-5449 M-F 8:00-5:00 Fax #288-7378
Naugatuck HA	16 Ida Street Naugatuck, CT 06770	203-729-8214 M-F 8:00-4:30 Fax # 203-729-5181

New Britain HA	34 Marimac Road New Britain, CT 06053	860-225-3534 M-F 8:30-12:00 12:30-4:00 Fax # 860-832-6079
New Canaan HA	57 Millport Avenue New Canaan, CT 06840	203-324-2154 Tue 9:00-12:00 Th 12:00-4:00 Fax #Same
New Haven HA (Federal Units Only)	360 Orange Street P.O. Box 1912 New Haven, CT 06509	203-432-4760 M-F 9:00-5:00 Fax # 203-946-2894/ 946-2807
New London HA	78 Walden Avenue New London, CT 06320	860-443-2851 M/F 8:30-4:30 T/W/T 8:00-5:30 Fax # 860-447-8879 mleco@aol.com
Newington HA	Newington Town Hall c/o Town Hall 131 Cedar Street Newington, CT 06111	860-521-8396 M,W,F 8:00-2:30
North Branford HA	167-A Branford Street North Branford, CT 06471	203-481-5632 M-F 9:00-1:00 Fax #Same

North Canaan HA	Baldwin Hall 132 Quinn Street Canaan, CT 06018-0321	860-824-0521 M-F 9:00-12:30 Fax # n/a
North Haven HA	555 Pool Road North Haven, CT 06473	203-239-2700 M-F 9:30-3:30 Fax #203-234-2410
Norwalk HA	P.O. Box 508 241/2 Monroe Street South Norwalk, CT 06856-0508	203-838-8471 M-F 9:00-5:00 Fax #203-838-6535
Norwich HA	10 Westwood Park Norwich, CT 06360	860-887-1605 M-F 8:30-4:30 Fax #889-3139
Town of Orange	Sliverbrook Estates 100 Red Cedar Road Orange, CT 06477	203-891-8265 M-F 9:00-5:00
Oxford HA	Crestview Ridge 100 Stakum Circle Oxford, CT 06478	203-881-9555 M-F 8:30-12:30pm Fax # 203-9530
Plainfield HA	41 Sunny Acres Moosup, CT 06354	860-779-3570 10:00-3:00pm Fax #n/a
Plainville HA	55 Whiting Street Plainville, CT 06062	860-747-4000 8:00-4:00 Fax #860-747-2449

Plymouth HA	31 Gosinski Park Terryville, CT 06786	860-584-9355 M/T/Th/F 9:00-12:30 Fax #n/a
Portland HA	9 Chatham Court Portland, CT 06480	860-342-1688 M-F 8:00-4:00 Fax # 860-342-3961
Preston HA	31 Lincoln Park Road Preston, CT 06365	860-887-4865 12:30-4:30 Fax #Same
Putnam HA	123 Laconia Avenue Putnam, CT 06260-1799	860-963-6829 M-F 8:00-3:30 Fax # 860-963-6832
Ridgefield HA	25 Gilbert Street Ridgefield, CT 06877	203-431-9943 M-F 9:00-5:00 Fax # 203-431-4178
Rocky Hill HA	36 Willow Road Rocky Hill, CT 06067	860-563-7868 M-F 10:00-2:00 Fax #Same
Seymour HA	P.O. Box 191 32 Smith Street Seymour, CT 06483-0191	203-888-4579 M-F 8:00-12:00 1:00-4:00 Fax #203-888-2096

Sharon HA	12 E Sharon Ridge Road Sharon, CT 06069	860-364-1372 M 9:00-2:00/T 2:00-6:00 F 9:00-2:00
Shelton HA	Sinsabough Heights 187 Meadow Street Shelton, CT 06484	203-924-2736 T-F 9:00-2:30
Simsbury HA	1600 Hopmeadow Street Simsbury, CT 06070	860-658-1147 M-F 9:00-4:00 Fax #N/A
Somers HA	63 Battle Street Wood Crest Office Somers, CT 06071	860-749-2471 M-F 9:00-1:00 Fax #763-8228
South Windsor HA	50 Elm Street South Windsor, CT 06074	860-644-3082 M-F 8:00-2:00 Fax #648-9486
Southington HA	43 Academy Street Southington, CT 06489	860-628-5200 M-F 7:30-3:30 Fax #628-4790
Sprague HA	19 Potash Hill Baltic, CT 06330	860-822-6961 No Set Hours
Stafford HA	91 West Street Stafford Springs, CT 06076	860-684-7505 M-F 7:00-3:00 Fax #684-5952

Stamford HA	P.O. Box 1376 22 Clinton Avenue Stamford, CT 06904	203-977-1400 M-F 8:00-4:00 Fax #203-977-1419 E-mail housing2@juno.com
Stonington HA	Edythe K. Richmond 45 Sisk Drive Pawcatuck, CT 06379	860-599-2600 M-F 9:00-4:30 Fax #n/a
Stratford HA	295 Everett Street P. O. Box 668 Stratford, CT 06615	203-375-4483 M-F 8:30-4:30 Fax # 203-375-9449
Suffield HA	P.O. Box 246 81 Bridge Street Suffield, CT 06078	860-668-7613 T/W/Th 9-12 Fax #n/a
Thomaston HA	63 Green Manor Clare Hall Thomaston, CT 06787	860-283-5174 M,W,F 9:00-1:00 Fax# n/a
Thompson HA	P.O. Box 98 North Grosvenordale CT 06255	860-923-9997 M-Th 8:00-3:00 Fax # n/a
Tolland HA	763 Tolland Stage Rd. Tolland, CT 06084	860-871-1386 M,W,F 9:30-2:30 Fax #same
Torrington HA	110 Prospect Street Torrington, CT 06790	860-482-3581 M-F 8:30-4:30 Fax # 860-482-5841

Trumbull HA	200 Hedgehog Circle Trumbull, CT 06611	203-261-5740 M-F 9:00-5:00 Fax # 203-268-7870
Vernon HA	21 Court Street P. O. Box 963 Rockville, CT 06066	860-871-0886 M-F 8:30-4:30 Fax # 860-875-9811
Voluntown HA	Greenwood Manor 239 Main Street Voluntown, CT 06384	860-376-5169 (no specific hours)
Wallingford HA	45 Tremper Drive P.O. Box 415 Wallingford, CT 06492	203-269-5173 M-F 8:00-4:00 Fax # 203-269-5150
Waterbury HA	2 Lakewood Road Waterbury, CT 06704	203-596-2640 M-F 8:30-4:30 Fax #203-757-7850
Waterford HA	Town Hall 15 Rope Ferry Road Waterford, CT 06385	860-444-4390 No Set Hours Fax # 860-437-0352
Watertown HA	1091 Buckingham Street Watertown, CT 06795	860-274-0598 8:30-1:00 Fax # 860-945-9731
West Hartford HA	759 Farmington Avenue West Hartford, CT 06119	860-236-2921 M-F 8:00-4:00 Fax # 860-233-3506

Westbrook HA	34 Worthington Drive Westbrook, CT 06498	860-399-3154 Town Hall 9:00-4:00 M-F Fax # 860-399-9568
West Haven HA (Federal Units Only)	15 Glade Street West Haven, CT 06516	203-934-8671 M-F 8:30-4:30 Fax # 203-937-5788
Westport HA	Saugatuck, CT 06880 5 Canal Street Westport, CT 06880	203-227-4672 M-F 9:00-4:30 Fax # 203-227-9553
Wethersfield HA	60 Lancaster Road Wethersfield, CT 06109	860-529-2267 M-F 8:00-4:00 Fax # 860-721-6626
Willimantic HA	49 West Aveune Willimantic, CT 06226	860-456-1413 M-F 9:00-5:00 Fax # 860-456-3356
Willington HA (No State Units)	40 Old Farms Road Willington, CT 06279	860-487-3100 M-F 9:00-2:00 Fax # 860-487-3106
Winchester HA	80 Chestnut Street Winsted, CT 06098	860-379-4573 M-F 8:30-4:30 Fax # 379-0430

Windsor HA

40 Henry Street
Shad Run Terrace
Windsor, CT 06095

860-285-8090
M-F 8:00-4:30
Fax # 860-688-7131

Windsor Locks HA

41 Oak Street
Windsor Locks, CT 06096

860-627-1455
M-F 8:00-4:00
Fax # 860 292-5994

Wolcott HA

Wolcott Town Hall
10 Kenea Avenue
Wolcott, CT 06716

203-879-8100
Wolcott Town Hall
9:00-4:30
Fax # 203-879-8105

Woodstock HA

60 Butts Road
Mailing Address:
Woodstock Town Hall
415 Route 169
Woodstock, CT 06281-3039

860-928-6595
M-F 8:30-4:30
Fax # 860-963-7557

HELP US MAKE THIS BOOK MORE USEFUL!

Thank you for using *Finding Your Home* as a tool to change your living situation, or the situation of someone you know. Please respond to the questions below, and return this sheet by **Friday, June 20, 2003** to

Cathy Ludlum, 46 St. James Street, #16, Manchester, CT 06040

If you have questions or need assistance in providing feedback, please call 860-649-7110 or email cludlum@coopinit.org. Thanks!

Your Name (optional): _____

Your Contact Information (optional): _____

What was the most helpful section of this book for you?

How was it helpful?

What else was helpful?

Was the material presented in a way that made it easy to understand?

Why or why not?

Was there information you had hoped to find that was not here, or which needed to be explained more fully?

What was it?

Was there information that was too detailed, or which could be left out,?

What was it?

Any other comments or suggestions?