



PHFA

PENNSYLVANIA HOUSING FINANCE AGENCY

**Maximizing your Market:
Renting to People with
Disabilities**



Presentation Overview:

- ❑ Communicating with people with disabilities
- ❑ Accessibility/Adaptability/Universal Design
- ❑ Reasonable Accommodation and Reasonable Modification
- ❑ Home Modification Information
- ❑ Resources



Did you know ???

- One in five Americans has a disability.
- People with disabilities make up our nation's largest minority group.

54 Million Americans



A Group Too Large To Be Ignored

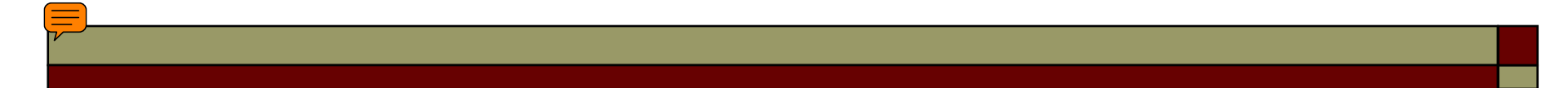
Legal Definition of a Disability:

□ Federal Law – Americans With Disability Act 42 USC 12102(2) defines disability as:

“(A) a physical or mental impairment that substantially limits one or more of the major life activities of such individual;
(B) a record of such an impairment; or
(C) being regarded as having such an impairment.”

Communication








- Use “People-First” Language
 - Put the focus on the individual, not the disability.
 - Use language that elevates and empowers.
- It is not about being politically correct!
 - It is about having respect for others.
 - Appropriate language is both sensitive and accurate.
 - Negative language perpetuates stereotypes.



Positive Communication

-  **Person with mental illness**
-  **Person who uses a wheelchair**
-  **Person who is deaf; person with a hearing impairment**
-  **Person who has a brain injury**
-  **Person with a cognitive disability**
-  **Person with a physical disability**
-  **Accessible apartment, parking, bathroom etc.**

Incorrect Communication

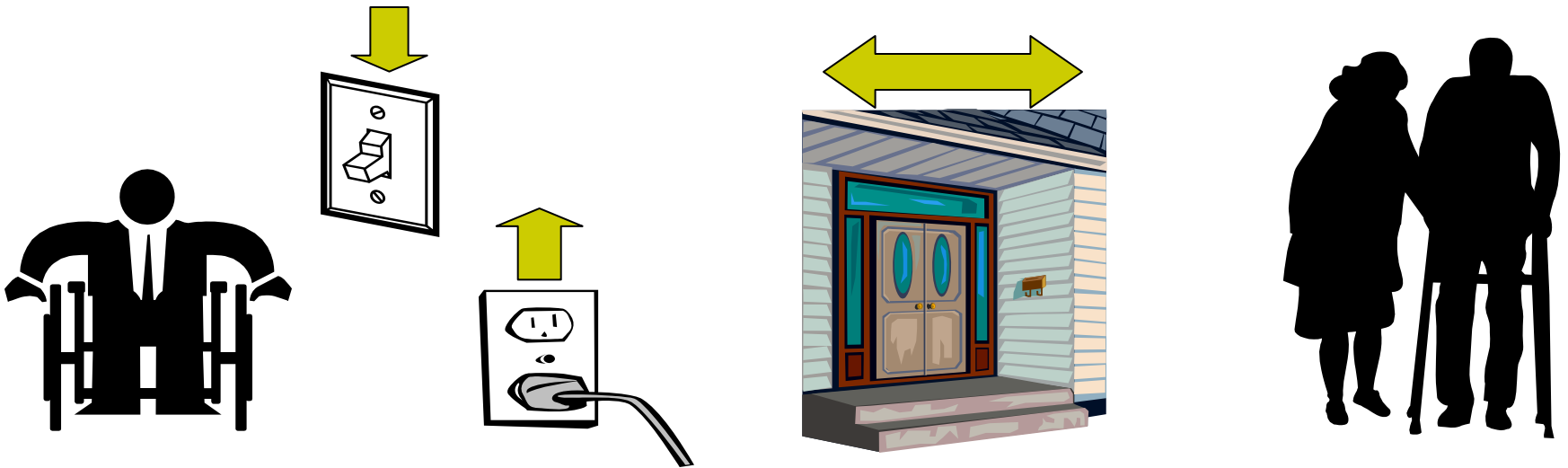
-  **Crazy, emotionally disturbed**
-  **Wheelchair-bound**
-  **Deaf and dumb or suffers from a hearing loss**
-  **Brain damaged**
-  **Mentally retarded**
-  **Crippled, defective**
-  **Handicapped apartment, parking, bathroom etc.**

What is Accessible Housing?

- Generally, this means that the unit meets prescribed or mandatory state local building code requirements, such as:
 - ✓ entrance way free of steps
 - ✓ wide doors
 - ✓ sufficient clear floor space for wheelchairs
 - ✓ lower countertops, knee space under sinks & counter
 - ✓ lever type handles on hardware
 - ✓ seats in bathing fixtures, grab bars
 - ✓ switches and controls in easily reached location
 - ✓ audible or visual signals
 - ✓ accessibility throughout the house or apartment

Is Your Unit Accessible?

- ❑ Consider having someone with accessibility knowledge visit your property to evaluate its level of accessibility and offer suggestions.
- ❑ Contact your local Center for Independent Living (CIL) to discuss the features.





Accessibility, cont.

- ❑ The term accessible means different things to different people.
- ❑ What can be a perfect fit for one person may not work for another person.
- ❑ Accessibility is not one-size-fits-all.

Adaptability

- Adaptability: sinks, counters, and grab bars are planned so that they can be adjusted to different heights for different people.
- Adjustable brackets on kitchen and bathroom counters and sinks.
- Continuous $\frac{3}{4}$ " thick wood blocking in the walls surrounding a toilet and bathtub to allow fixtures and grab bars to be adjusted.

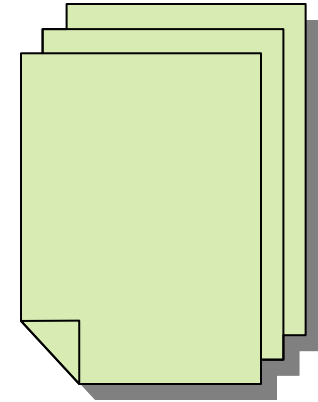
Universal Design

- Universal Design offers solutions that work for everyone regardless of their age or physical abilities.



GE Universal Design Kitchen

What is a reasonable accommodation?



- A reasonable *accommodation* is a change in policies, practices, or services, to allow a person with a disability equal opportunity and access to use and enjoy a dwelling and services in a building.

- Common examples include waiving a "no pet" policy for a service animal or providing accessible parking.



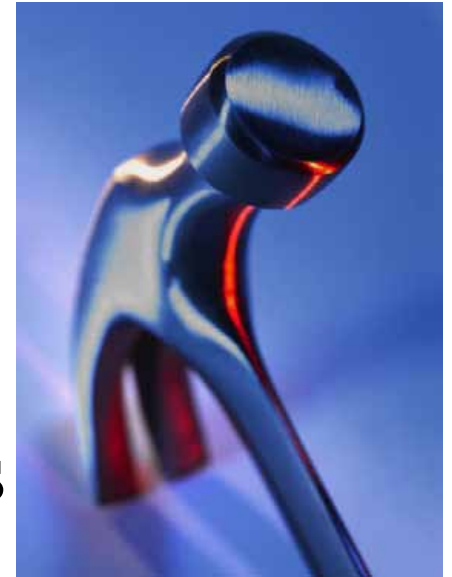
What is a Reasonable Modification?

- A reasonable *modification* is a structural or other physical change to the unit or housing structure to provide physical access to a person with a disability.



What is a Reasonable Modification?

A building owner must permit modifications to be made at the resident's expense, as long as the work will be done in a professional manner and can be restored to the pre-existing condition after he/she moves out if the modification affects the future usability of the building.





For example:

- Doorways that are widened need not be restored.
- If cabinets are lowered, they may need to be restored if the next tenant does not need them lowered.



Requesting a reasonable accommodation/modification:

- The renter/consumer **must request** that the landlord make an accommodation or modification, since a landlord cannot be expected to predict or anticipate an individual's needs.



Requesting a reasonable accommodation/modification:

- ❑ Requests for accommodation or modification should be made in writing for proper documentation.
- ❑ If the landlord does not respond to the request, he may be subject to legal action or discrimination complaints.

A Landlord Can Request:

- Verification from a medical professional or a professional service provider (such as a social worker) that indicates a tenant requires a reasonable accommodation or modification.
 - **Unless** the person is regarded as having a physical impairment -- in that case, there is no legal requirement to produce a third party verification.
- To inspect or review site plans and demand that they are completed in a workman-like or professional manner. Aesthetics is NOT a defense in denying a modification request.

Financial Responsibility

- *Private rental housing:* The Fair Housing Amendments Act of 1988 (FHAA) requires the owner of a private apartment building to allow a tenant to make reasonable modifications to his or her unit. However, the tenant is responsible for making and paying for the modifications, and may have to restore the premises to its original condition when he or she moves.

Financial Responsibility, cont.

- Here are 2 examples showing how courts have ruled in addressing who is responsible for the costs incurred for reasonable accommodations:
 1. Courts have required that housing providers accept some costs in making accommodations, such as requiring an employee to use an off-site, rented parking space so that a tenant could have a reserved space close to the building entrance.

Financial Responsibility, cont.

2. A housing provider must permit a modification for a tenant using a wheelchair to install ramps, widen doorways, etc. These changes would be at the tenant's expense. In addition, a tenant might be charged for returning the premises to their former condition if the changes are undesirable for future tenants.

Financial Responsibility, cont.

- *Publicly-assisted rental housing*: In federally-assisted housing (covered by Section 504), **the landlord** is generally required to make and pay for the modifications.
 - For example, a Public Housing Authority (PHA) may be required to put grab bars into a bathroom and/or build a ramp to a front door. Whether the cost of a modification is reasonable or not is evaluated on a case-by-case basis. Factors for consideration include: the size of the housing owner's budget, whether the housing owner has accessible units available, the cost of the modification, etc.

Financial Responsibility, cont.

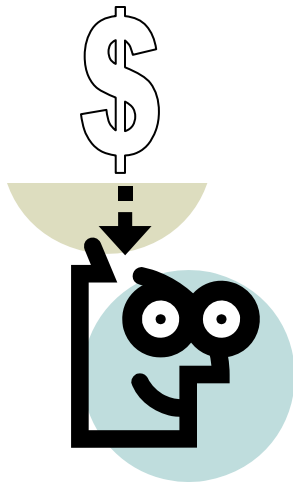
- *Housing Choice Voucher (Section 8) rental assistance*: A private landlord participating in the Housing Choice Voucher program is generally not required to pay for modifications. However, the tenant can request that the PHA administering the Section 8 program provide a "reasonable accommodation," and pay a higher rent for the unit, in order to allow the landlord to pay for some necessary modifications.

Home Modifications

- There are several options available to homeowners or tenants who need to make a home more accessible.
- Resources include:
 - Home Investment Partnership Program (HOME),
 - Community Development Block Grant (CDBG),
 - Department of Economic and Community Development (DCED),
 - volunteers, churches, civic groups,
 - partnerships with home improvement centers,
 - partnerships with other organizations or,
 - local governments that also provide home repair/rehab services and
 - individual loan products for home repair and/or modifications.

Home Modifications

- Most resources follow the person with a disability. In some instances they allow renters to make necessary home modifications, *with owner consent*.
- Check with your local municipality about tax breaks that can total up to \$2,500. In PA this is called The Residential Visitability Design Tax Credit.





When marketing your unit... highlight the features:

- ❑ One bedroom garden apartment, has a roll in shower with grab bars, 36-inch wide doorways, small kitchen; but cabinets can be moved for extra turning room...
- ❑ Building with accessible parking, zero clearance entrance. Located in a neighborhood with curb cuts and close to public transportation...



Resources to Market Your Apartment

- ❑ PAHousingSearch.com
- ❑ Fair Housing Contacts
- ❑ Pennsylvania Housing Finance Agency Staff
- ❑ Regional Housing Coordinators
- ❑ Community Based Provider Network
- ❑ Web Resources

Search for affordable apartments

www.PAHousingSearch.com

PHFA will list your affordable and accessible apartments, if funded or subsidized by government entities, such as HUD, PHFA, etc.

- Click on the property name by county, city or zip code to search for properties and their features in that area.
- Go to www.pahousingsearch.com to list your property.



Regional Housing Coordinator Program

- Goal - create housing choice for persons with disabilities by improving efficiencies and information flow between housing and service providers.
- Ten Regional Housing Coordinators work with housing and service agencies to improve access to housing and opportunities for people with disabilities.





CALL YOUR Regional Housing Coordinator TODAY!

Northwest : Clarion, Crawford, Erie, Forrest, Mercer, Venango & Warren.

Voices for Independence

Suzanne Smith ssmith@voicesforindependence.org 814.874.0064

North central : Cameron, Clearfield, Elk, Jefferson, McKean & Potter.

Life and Independence for Today

Kelly Valdez rhc@liftcil.org

800.341.LIFT (5438)

Northeast: Bradford, Lycoming, Tioga, Sullivan, Susquehanna & Wyoming.

Futures Community Supports

Jim Meehan jmeehanrhc@yahoo.com

Northeast: Carbon, Luzerne, Lackawanna, Monroe, Pike & Wayne.

United Neighborhood Centers of NE PA

Nancy Perri nperri@uncnepa.org

570.346.0759

Southwest: Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington & Westmoreland.

Allegheny County Disability Connection

Joseph Elliott Joseph.Elliott@AlleghenyCounty.US

412.350.2791



Regional Housing Coordinators

South Central: Bedford, Blair, Cambria, Franklin, Fulton, Huntingdon, & Somerset .
Center for Independent Living of Central PA
Howard Ermin hermin@cilcp.org
717.731.1900

Central: Centre, Clinton, Columbia, Montour, Northumberland, Snyder & Union.
Center for Independent Living of Central PA
Dave Drezner ddrezner@cilcp.org
717.731.1900

South Central: Adams, Cumberland, Dauphin, Juniata, Mifflin, Perry & York
Center for Independent Living of Central PA
Stephen Scanlon sscanlon@cilcp.org
717.731.1900

Southeast: Berks, Chester, Lancaster, Lebanon, & Schuylkill.
Residential Living Options
Drew Passic dpassicrloinc@aol.com
610.518.6242

Southeast: Bucks, Delaware, Lehigh, Northampton, & Montgomery.
Residential Living Options
Mary Vilter mvilterrloinc@aol.com
610.518.6242

Fair Housing Contacts

- Pennsylvania Human Relations Commission
 - 717.787.4410
 - www.phrc.state.pa.us

- U.S. Department of Housing and Urban Development (HUD)
 - 1.800.669.9777
 - www.hud.gov/complaints/housediscrim.cfm

Places to make contacts:

- Local Housing Option Team (LHOT)
- Centers for Independent Living (CIL)
 - www.pcil.net
- Regional Housing Coordinator
 - www.sdhp.org
- Community Action
 - www.thecaap.org
- Local Service providers

Web Resources

- “Quick Start Housing Resources” on PHFA website. PHFA and the Self-Determination Housing Project's Regional Housing Coordinators have compiled information about specific social service and housing resource agencies throughout the Commonwealth.
http://www.phfa.org/applications/housing_services_resources.aspx

- For a sheet describing home modification resources go to:
 - <http://homemods.jevs.org>
 - Or www.sdhp.org for general information



Top 10 Reasons to Market Your Property to People with Disabilities

- 10. Reduce your vacancy rate.**
- 9. People with disabilities are often long-term tenants.**
- 8. Pro-active marketing can help fill hard to rent efficiency units.**
- 7. People with disabilities are often conscious of safety issues.**
- 6. Rent your accessible units to people who can actually use its features.**



Top 10 Reasons to Market Your Property To People With Disabilities

- 5. It is the right thing to do.**
- 4. 54 Million people can't be wrong!**
- 3. Avoid the future costs of having to move someone from the unit that does not need the features.**
- 2. Everyone has the right to live independently.**

And the number one reason is...



**Everyone Needs
Great Residents!**