

SUSAN TACHAU: There are -- my name is Susan Tachau and there are two of us today, David Gates and myself. My son, Michael Anderson, was hoping to come but they didn't have any accessible rooms available with a roll-in shower. It's part of the problems with coming to a hotel setting. But anyway, my name is Susan Tachau and I have two credentials.

One is I'm a parent of three kids. Our oldest is Michael, who is 21, who has cerebral palsy, uses a wheelchair, went through our Lower Merion School District for school, went to Edinboro, and when he was coming back from Edinboro, wanted to live on his own independently. So that's part of what our presentation will be.

And the second hat I wear is I'm the Executive Director of the Pennsylvania Assistive Technology Foundation, and I have brochures here because we help people finance the assistive technology they need that includes home modifications. And we tell people about other public and private funding resources, so all about the waivers, how to access home mods and assistive technology.

DAVID GATES: Good morning, my name is David Gates. I'm an attorney with the Health Law Project. We provide free legal advice and representation when issues regarding all of the waivers, mental health services, and medical assistance. But in addition to that, because my focus is primarily representing individuals with disabilities, I discovered that there is a connection between services and housing and that many individuals were forced to go into group homes and institutional settings because of lack of housing, independent living options.

And so I've been fortunate enough to work with a number of really great individuals including Susan and her son Michael on independent living options. So that's what we're going to present today. We're going to talk about options other than provider-owned housing, okay. All our options separate the housing from the services so that you are living in your own home, whether it be an apartment or a co-op or a regular single-family dwelling that you own as a homeowner.

And we'll go through several of these different models here, but the point is that it is possible, that traditional group homes are not the only option available for people with disabilities, that there are a number of other models and these are not just theories. The models we're going to talk about today are actually up and running in various parts of the state. They actually exist, but they do take a fair amount of effort and innovation. You have to be able to think outside the box to get to these models. It also takes in all of these models, it

does take a team of people who are willing to put together the time and effort and have the vision to make this happen.

SUSAN TACHAU: Oh, you don't need this. You've got yours.

DAVID GATES: No, I have this.

SUSAN TACHAU: So we will entertain questions as they come up. Just remember, this is a long presentation. In your thumb drive, you have a copy of both our presentation and a copy of, I think, of HomeWorks. Which is, we as parents wrote up our process of how to do limited equity partnership with some of the documents that we needed. And just to tell you as a parent, there are a lot of do-gooder folks and organizations out there that you can access for free. David Gates is one of them with the Health Law Project. Regional Housing Legal Services is another one. These resources are there.

So please, when we're going through this, think outside the box. And the one mantra that I will say that David has said, and I will say it as a parent so that, you know, I don't know if a provider could say this, you must, when you're thinking about this, keep housing and services separate. It protects your child. It protects you as an individual.

If the provider owns the housing, you do not have control over who lives there. And what happens if you quote misbehave or do something outside the rules? What we're talking about is safe, affordable, independent long-term housing solutions. Okay, so the models we're talking about are going to be home modifications, rental home ownership, joint home ownership, which is HomeWorks, which is the limited equity partnership. Then SDSC, whatever that, what does that run?

DAVID GATES: It's a self-directed service corporation. A microboard.

SUSAN TACHAU: And then a microboard, which we also put -- microboards are important, so put that little note down if we don't get to them. And Trinity House, which is very cool and new. Do you want to talk?

DAVID GATES: Oh, okay.

SUSAN TACHAU: Whoops, you've got yours.

DAVID GATES: Well, it doesn't matter. Do you want to do this, home mods?

SUSAN TACHAU: The home modifications, there are quite a few home mods that can be paid for under the rubric of assistive technology or home mods under home and community-based waivers. Does anyone in the room not know what a waiver is? Okay, so you don't.

AUDIENCE MEMBER: Well I think I do, but if you could give me your interpretations, one of these days I will understand it.

SUSAN TACHAU: A waiver is a program that's funded by the state with federal monies coming in to support a person with a disability in the community setting. So the reason they're called a waiver is it used to be the money flowed into Pennsylvania and went to an institution. This is waiving that requirement. You don't have to go into an institution which includes a nursing home, but instead can be supported in your own community, in your own home.

AUDIENCE MEMBER: And then when do you become eligible to --

SUSAN TACHAU: It depends on what, the question is how do you become eligible for a waiver. And in this state, which we really love, it depends on your disability, your age of onset, your county, and of course your resources.

DAVID GATES: And we'll be doing a session this afternoon to discuss that. Unfortunately because that's a whole hour topic right in itself, we're not going to have time in this session to address that. But they're very specific, the waivers. And by the way, just so folks are clear because I know folks who work in the intellectual disability field may think that the world of waivers is the Consolidated and PFDS Waiver.

But in fact, there are several waivers that go beyond that that people can access that do provide funding for home modifications depending on the nature of the disability. So they also include the OBRA Waiver for persons with physical disabilities that occur before age 22. That unfortunately is closed, but there are still a number of people on that waiver including Susan's son. The Independence Waiver, which is open for people with physical disabilities regardless of age of onset. No waiting lists on that waiver yet. The Attendant Care Waiver, again, for people with physical disabilities. COMMCARE for people with --

SUSAN TACHAU: Attendant Care Waiver does, it provides supports, does not provide assistive technology or home mods.

DAVID GATES: COMMCARE Waiver for people with traumatic brain injury which also provides home mods.

SUSAN TACHAU: Autism.

DAVID GATES: The Adult Autism Waiver provides home modifications and some assistive technology.

SUSAN TACHAU: And the Aging Waivers.

DAVID GATES: Right.

SUSAN TACHAU: So if you're taking care of a parent, for example. So the waivers are an incredible resource. There are some, in some of the waivers there are limits to how much money you can get, maybe 10,000. In other waivers, there are no limits. But remember you need to identify the need and justify the need.

So those are the two words, of identifying and justifying the need. Then there are some counties that have a program. Philadelphia has a home mod program. David's included a bunch of information. Don't get too excited, there's a waiting a list. Many of the counties --

DAVID GATES: It's a long, long waiting list.

SUSAN TACHAU: Long, like I think five years. So don't get too excited. Many of the counties have waiting lists. Lancaster has waiting lists. We hear about them. One of the really wonderful resources that we have here is -- see, they even do a beautiful job of promoting their program. One of the most important resources that you can take away is Self-Determination Housing Project. And it's www.sdhp.org. It is Self-Determination Housing Project at the bottom. And their phone number is 877-550-7347.

The reason they are an important resource is that they have several contracts that are non-profit statewide. They have several contracts to try to help you know what's available in your county in the surrounding area. They also have a home mod program themselves for counties that don't have one. They are worth investigating.

They also have regional housing option teams that coordinate this so that people get together throughout the state. Not just disability organizations but rehab authorities, other organizations that work with housing and supports, and they try to problem solve for individuals. So if you have a question about what is available in your area, give Self-Determination Housing Project a call, send them an email. They're good.

Okay on this, PHFA is the initials for Pennsylvania Housing Financing Agency.

Wonderful organization. Does anybody not know who they are before we ramble on? Okay, they are an incredible quasi-state agency. They get federal money, they get, you know, bond money. They are in our world, the disability organizations, they are one of our best friends. They think out of the box, they are flexible. And they have several home modification programs, assistive technology home mod programs.

So for example, one of them that they have identified is how do you know for example, what home mod you need and what works and what is best-suited for your house. So they have a new grant that has gone out to several organizations called the Home Construction Officer. So in the western part of this state, United Cerebral Palsy of Pittsburgh has it. Self-Determination Housing Project also has one of the grants. The CIL, Central PA, there are a number of them.

If you get on their website that they are updating, you will find out who are the construction officers. It's a free service. You have to fit into certain counties again, but you can always call PHFA and they will try to help you. But that's one of the keys, is trying to figure out what's the best solution for you. And try to train contractors, you know, spread the word so that contractors understand that yes, there's the ADA. But sometimes you go beyond the ADA and make it accessible for you.

They also have two programs. One is the Renovate and Repair Loan Program. We get calls all the time. They need a new roof, they need a new boiler or something. That's not a home mod in the disability accessibility world. That is trying to keep your house livable. So that's their solution because the waivers will not pay for a new roof. They won't pay for new stairs because they're rotting out. But the Renovate and Repair program will.

They also have the Access Home Modification loan. More on that in the HomeWorks document. PHFA gave us a grant so we could write this up, so it is part of your thumb drive. We'll talk about it later, but it's an important first-time homeowners for people with disabilities at an extremely low rate at 30 years. But it makes home ownership possible.

Am I saying, oh they also have along with this, they have up to a \$10,000 grant for home modifications. That's enough, you know, to put in a ramp or lower kitchen counters. It's not quite enough to do a roll-in shower. But anyway, part of our message today is that it takes a team of people and you're putting together funding puzzles. But it is very possible to have control over where you live.

DAVID GATES: Oh and let me just mention on the Access Home Mod, that's just for homebuyers who get a mortgage through PHFA. But the good thing about this \$10,000. Although it is added as a lien against the property, you don't actually have to pay off that \$10,000 unless and until the house is sold. So it is not rolled into your monthly mortgage payment. It's basically an interest-free loan that you don't have to pay back until the house is sold.

SUSAN TACHAU: Right. Okay then there's us, the Pennsylvania Assistive Technology Foundation, and I have lots of brochures. What we do is we can give loans four percent out to ten years for home modifications that have to do with, to make your home accessible to you, someone who's moving in with you. If it's under \$1,000 and there's some very simple things for under \$1,000, it is at zero percent. So anything over \$1,000 it's four percent.

Now there is a caveat to this, and this is what makes us unique. We're a non-profit organization. We got original funding from the federal government years ago. There's only one program like ours in every state. If you -- what we are also about is helping build their credit. So if you have poor credit or no credit, and that happens a lot to people with disabilities or family members, we will guarantee that loan up to \$25,000. So instead of being able to borrow \$60,000, you will be able to borrow up to \$25,000 if you have poor credit or no credit. We back that loan.

And actually David's on our board and they vote on whether they, you know, because we tease out all the medical expenses. We find out why your credit is bad, if it's, you know, we can read credit reports. We will see if it's disability-related, like you're in the hospital. Banks, you know, don't give you loans if you don't have a two-year work history. Well for people with disabilities, work history is spotty. Or if you're only living on SSI, often you can't get a bank loan for a home mod.

We will do that. So keep our information available. We've got -- you know, you may not know about us. A lot of people don't. We do have 25, 26 million out there in loans. This stuff is important to people. People don't default. We know how to take the risks. But anyway, I would be remiss if I don't really tell you about us.

DAVID GATES: Let me just mention before we move on about something about credit that Susan mentioned. About this is a program that not only provides funding for assistive technology and home modifications, but it helps people with disabilities either build or repair

their credit. Credit becomes extremely important when we talk about independent living options because if you're going to buy a house or even rent an apartment, credit is important.

Now there's many people with disabilities, if they have not worked or have not had, you know, a decent paying job, may not have any credit. That's a problem. It is next to impossible to get any kind of mortgage if you have no credit or if you have very poor credit. And even many landlords, in terms of renting to people, are now looking at credit reports. So being able to build or repair your credit is not only a useful thing in terms of home modifications, but it's also a critical factor in terms of independent living options.

SUSAN TACHAU: And the way we build your credit is we are one of the only places where every month, we report to all three credit bureaus. Most places, if they're reporting, report to only one. But we report to all three because we want to make sure that the individual has as many opportunities as possible to build their credit up.

So it is a way -- even PHFA, when they're giving your first-time homeowner's for people with disabilities, is looking at your credit. And for our son who had zero credit, we had to show a lot of paperwork to show how Michael would be able, through his SSI, afford the mortgage payments. So it is important to be thinking about credit throughout.

DAVID GATES: So there's a question.

AUDIENCE MEMBER: Just a quick question. I've worked for a ton of people at the PATF and I love you guys. How secure are you financially in this whirl of setbacks and [inaudible] money?

SUSAN TACHAU: Good question. We love -- we're pretty secure and certainly for the next several years. And we've -- what we do is we set aside in a permanent account all of our guarantees. So this last year we did get a state appropriation. It was massively cut, but I was able to leverage over \$3 million.

So I mean, the beauty of our program is it expands opportunities for people with disabilities and for traditional lenders, we're taking all the risk. They will help me leverage money. Banks will not do this. So as a parent where I thought this was like, a no-brainer, wouldn't you like to do CRA credits? Let me tell you, banks are not taking any risk, not yet. Yeah.

AUDIENCE MEMBER: I know you're talking about it with SSI. What about, how does it work

with SSDI?

SUSAN TACHAU: Okay the question is how does this work with SSDI. That also counts as unearned income and you can, I mean, it works. All we're looking for here is can you repay a loan.

AUDIENCE MEMBER: Do you do it the same way with SSDI as you do with SSI in terms of your [inaudible].

SUSAN TACHAU: The question is do we work the same? Yes. I mean, the question is people in Pennsylvania, what we have learned is people in Pennsylvania craft together their income in many different ways. And you know, some of it's unearned, some of it's earned. People -- it is gone today that there is one person working in a household earning enough money for everybody. That is not our reality.

So part of what we also do is talk about other ways to expand your, you know, your unearned income. We talk about food stamps. We are always talking and making sure people know about waivers, people know about health insurance, what are the options. Because you can't make it alone. Is there another -- should we move, oh.

DAVID GATES: Let me mention, yeah, just one thing about, mention about SSI and SSDI. One thing I do want to mention is that a person who is on either SSI or SSDI can own a home and it has no effect whatsoever on their benefits as long as they are living in the home, okay. So yes, people with disabilities can own homes. It will not affect their SSI, it will not affect their waiver, it will not affect their Social Security no matter how much the house costs.

AUDIENCE MEMBER: I just have a quick thing to say about credit. If, what I found out in the last couple of years, if you carry a credit card, you can have your child's name put in an account. In other words, they carry your number and have that account in their, you know, on your card with their name. And whatever good credit you have, they piggybank on that. So they can obtain that credit and then, you know, it's up to you though, to set the perimeters with the credit card company or the store that's providing you the credit.

SUSAN TACHAU: So the comment is another way to build credit is if you, as a parent, put your child's name and Social Security number on your credit card, you can also build your child's credit that way. Just want to, make sure you know that then you must do more than your minimum every month and every month, otherwise you're ruining your child's credit.

AUDIENCE MEMBER: Right, and then you could set the perimeter of [inaudible] --

SUSAN TACHAU: And we can set the perimeters. Just remember there's a lot of choice in the world. But, yes.

AUDIENCE MEMBER: For the purpose of the program, define home. You talking freestanding structure or condominium [inaudible] --

SUSAN TACHAU: It can be anything.

DAVID GATES: Any, any.

SUSAN TACHAU: A home is where you live. It can be an apartment, a condominium, it can be a freestanding home. And well, I guess we should move forward so you can see how we can make it more affordable. There are other grants, Office of Vocational Rehabilitation has made home modification grants in the past. They still could today. I just want to let you know it doesn't happen often.

U.S. Rural Development services, their Section 504 loans, you should look them up. There's the link to it. And then lastly, there is a website, <http://homemods.jevs.org>, jevs is j-e-v-s. They had a grant years ago through the Pew Foundation along with working with the Office of Long-Term Living. They do keep this website up. It is a fairly comprehensive website for Pennsylvanians on options for funding for home mods, assistive technology. And the person who monitored this was just let go, but it's a very important website and can get you on your way. Okay rental, David.

DAVID GATES: Okay. All right, so in terms of, now we're talking about renting an apartment or renting a house. Typically folks with disabilities who have limited income, and that's most folks with disabilities, will need some kind of subsidy in order to afford rents. So one of the main subsidies is called the HUD Housing Choice Vouchers, also known as Section 8.

Section 8 vouchers, you apply for those at your local public housing authority. However, there are long waiting lists. Some counties, in fact, are not even accepting new applicants, but others are. It just will depend on where you live. Some housing authorities give preference to people with disabilities. I can tell you, for example, I had a client of mine who was on the waiting list for a year. But after a year, he did get a Section 8 certificate.

The Section 8 certificates, the Housing Choice Vouchers, basically say that the government, through the local housing authority, will pay a certain amount of money towards the rent and then the individual pays usually not more than one-third of their income. So this is really pretty affordable. And you take that around to different landlords and see if they will accept this arrangement whereby the housing authority pays the landlord a certain amount and the individual pays their 30%.

So this is one way of finding housing, independent housing, which is not connected to a provider. And so the individual would actually have a lease directly with the landlord so they could, if they're getting waiver services, they could have the staff come into the apartment or house. If there is a dispute about the quality of the services, they could actually let that provider go and get another provider in and they will stay right in that house or apartment as long as they have that Section 8.

Now there is one -- there has been some issue about Section 8 rentals for people on the Consolidated Waiver. There's something called the 30-Hour Rule. We don't really have time to go into that. But if folks are looking at this model, I would suggest they give me a call so we can discuss this because the state is considering revising this policy that would make it difficult for people to use Section 8s to rent apartments if they are on the Consolidated Waiver, and there are ways to address that if that comes up.

Let's see, the next, okay. In addition, some housing authorities have special housing vouchers to enable people with disabilities to move out of institutions. These were known as the Mainstream Housing Vouchers. You have to contact your housing authority to see if they have any of those special vouchers. You can find a list of all the housing authorities at that website up there. I'm not going to read the whole thing. In addition to -- oh I'm sorry, yes.

AUDIENCE MEMBER: How easy is it to find a rental that's wheelchair-accessible?

DAVID GATES: Okay, the where you want to go, skip over to the PHFA, there it is, there it is.

SUSAN TACHAU: There, that's the website.

DAVID GATES: PA Housing --

SUSAN TACHAU: The question was how easy is it to find an apartment that is wheelchair-accessible. This is a website sponsored and maintained by Pennsylvania Housing Finance Agency along with Self-Determination Housing Project. They help feed into it. It's really an

important one. It's, the new name is Pennsylvaniahousingsearch.com.

You can plug in where you want to live, county or city, how many bedrooms, and what are the accessible features that you need. Then you can click on -- oh, the other thing that's really important. You can click on whether it's available now, which I would recommend, or in theory, may be available sometime. I would click on available now.

Then they also have a Google map so you can see, and then they use the satellite thing so you can look around the streets so you kind of know. And the only reason I think it's important is if you're looking in Philadelphia, you really do want to have a clue where you're looking. There's a question back there.

AUDIENCE MEMBER: Is this the same website as the one before?

SUSAN TACHAU: Apartment Locator?

AUDIENCE MEMBER: On the previous slide.

SUSAN TACHAU: Oh, no. This is a totally different service. The question was, is this the same website as the one before. And no, I would, this is literally looking at accessible housing. And all of the apartments that PHFA, Pennsylvania Housing Finance Agency, gives tax credits for either in the construction or in subsidized rents, they must be listed in here.

AUDIENCE MEMBER: After the section [inaudible].

SUSAN TACHAU: Yes, it's on your thumb drive. So this presentation is on the thumb drive and so you don't --

DAVID GATES: The website's up there, is that --

SUSAN TACHAU: No, oh --

DAVID GATES: What do you mean?

SUSAN TACHAU: This website.

DAVID GATES: Which website?

SUSAN TACHAU: That one, the horrible all housing authorities.

DAVID GATES: Oh, the housing, yeah. Yeah, that's, right. That's on your, it is, this whole presentation is in your packet.

SUSAN TACHAU: But your timing question was perfect about this. The other thing is, looking in Craigslist as some people are doing. Yes?

AUDIENCE MEMBER: In regard to the HUD housing voucher, you said that there's a restriction. If you have the waiver, what if you're in a shared housing situation [inaudible]. And the person applying for the voucher does not have a waiver, that's how my own [inaudible].

SUSAN TACHAU: You have to rephrase the question.

DAVID GATES: Oh I have to, okay. If the person who has the Section 8 certificate is not on the waiver but there is another person who would be, what, a co-renter and does not have a waiver -- I'm sorry, is on the waiver. Would that restriction, the 30-Hour Rule still apply? And the answer is yes, the 30-Hour Rule is applied regardless of whether you have a waiver. It's based on whether you are renting, renting. Regardless -- sorry, regardless of whether you have the Section 8. It's based on whether you're renting if you're on the waiver.

But I would not get hung up on that. As I said, we've been able to get around that problem. Just want you to know that if a person on Consolidated Waiver rents in their own name, the county folks may say, oh no you can't do that unless it is licensed as a group home. That's when you call me because we've been able to get around that problem.

AUDIENCE MEMBER: And is there also a restriction to being [inaudible] if someone in the house is on the waiver but someone is not?

DAVID GATES: No, there's no restriction in terms of, you mean, in terms of whether you can, okay. There's no restriction in terms of the housing authority on people on waivers. Are you saying is that a problem for the waiver folks?

AUDIENCE MEMBER: Well for the renter that does not have the waiver. Can they still apply -
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SUSAN TACHAU: Oh yeah. So the question is, if you're not on a waiver, can you apply for some of these HUD things. The answer is absolutely. And the other thing, just so you know, nobody talks to each other. So the housing people are not going to know whether you're on a waiver or not. What the waiver will do is help you bring in the appropriate supports.

So the waiver's really critical because remember, you're talking about independent housing independent of all of your supports, which is to me, as a parent, the way I think the

world ought to be. But oh yes, if you can get a voucher, thumbs up. Go for it. It just makes it more affordable for you.

DAVID GATES: You need move back one, actually, because there's some. One other thing I want to mention about the Section 8, let's go back one more. We talked about Section 8 as a situation where you go out and you find a landlord who will rent to you. There is a special rule under the Section 8 program that says that family can purchase a home and rent it to their adult child. And the adult child can use a Section 8 certificate to pay the family the rent.

Now this is special exception, only for people with disabilities. Everybody else who has a Section 8 is not allowed to rent from family. But for people with disabilities, they are specifically under the federal regulations allowed to rent from family. So we do have some families who have looked at the possibility of purchasing a home, renting it out to an adult child, then using that rental to pay the mortgage on the home. So that's a possible option. But you got to, the child has, the adult child has to get to Section 8 for that to work. Yes.

AUDIENCE MEMBER: Also with the Section 8 voucher, isn't it after a certain period you can also use that voucher to fund a mortgage, subsidize a mortgage?

DAVID GATES: That is, yeah okay. Can you use the Section 8 voucher which is to a rental subsidy to actually fund a mortgage, the mortgage payments. And the answer is that depends on the housing authority. The housing authorities have the option of allowing that. Not all do.

SUSAN TACHAU: Okay, we better move on from Section 8 only because we're going to run out of time. Okay, USDA. Their rural apartment locator and again, this is on your thumb drive. Okay, David's talked about this. And rental for family, David talked about, okay.

DAVID GATES: Oh, I can talk about this one.

SUSAN TACHAU: Right.

DAVID GATES: Another model that's out there, and again, this is a model that actually exists in southeast PA, where families got together, pooled their resources and purchased homes, and then had their adult children move into the homes. In some cases, the adult children have Section 8s and they -- but the families formed what's called a limited liability corporation. And it's the LLC, which is actually a kind of partnership, actually owns the property, okay.

And the services are provided through waiver, this particular waiver's called the OBRA

Waiver. And so there's usually three adults living in the house. The organization, which is Autism Living and Working, actually has chosen the provider that serves all of the houses. So the members who are parents and some outsiders including myself actually interview the provider and then chose the provider.

And the beautiful thing is that if that provider fails to provide a quality service, they get rid of that provider and bring in another one. And in fact, they actually did that. ALAW actually did that. They had, they were dissatisfied with the provider that was serving the homes and they said, okay we're done with you. They hired another provider, but the individuals who were living in those homes stayed in the homes. They did not have to move.

AUDIENCE MEMBER: Can I ask a question with that. Is that the [inaudible], I mean, can you have 24-hour care in that home?

DAVID GATES: Yes, they get, they have 24-hour. Seven days a week, 24. Now, they go out during the day if they have various employment opportunities and things.

SUSAN TACHAU: But remember, it's driven by the individuals and the individual plans. So in our son's, they're 24/7. There are ways to save, like having clustered shared hours in the middle of the night, but it's based on the individual's needs. Home ownership, okay. Is this us?

DAVID GATES: Yeah.

SUSAN TACHAU: Okay this is us, HomeWorks. And again, the document --

DAVID GATES: I think we have actually --

SUSAN TACHAU: A couple of copies, this is it. And what we did is tell you as from parents, the process we went through in developing this home ownership model and how it is very affordable. So the three guys, my son Michael is 29, his friend Will is 31, and Kelvin is now in his forties. He was living with his dad who's now 81. And the Keech's are a little older than my husband and I are, but all three wanted to live independently.

By doing it, buying a house that could be made accessible because all three guys use wheelchairs, having three people makes it very affordable because everything is divided by three. And we got our mortgage from PHFA, we got various grants. Because I don't want to run out of time and I could talk about HomeWorks forever, there are two or three lessons I

want you not to painfully go through.

One of them was, we parents started on the search for the house, the accessible house. We live in Philadelphia and right outside. So Ann, one of the other moms, and I found an incredible house in Phoenixville, if anyone knows where that is. My son refused to even go look at the house. Too far for them from the stadiums. I mean, he was serious.

So all of a sudden, we had to rework our thinking about this and say, okay guys, what are the most important things for you and what are the most important things for us as parents. And you know, so clearly at the top of their list was stadiums. The top of our list was safety. Doesn't that tell you a lot? High on both of our lists was easy access for attendants because both we know attendant care is important and the guys know. Being on a bus line or public transportation, all of that. So the lesson to be learned is you better not be making decisions for somebody else. It doesn't work well.

The other thing is being open, honest, and frank about finances. How much can you afford to buy -- to pay for a house and what are you living on. So we were very open about Michael's living on Supplemental Security Income and with food stamps. There's also another trick that we've written in here about Dom Care, of getting, because they're on OBRA, so physical disability waiver. So knowing people's finances, being honest about. It turns out families are rather secretive about finances. You cannot afford to be secretive.

And lastly, this is all about relationships. So it takes relationships to build a house, to create so that you've got three people who want to live together, who are compatible. But these relationships require nurturing. We get together every single month and have a house meeting. We have a microboard over it. Are you talking about microboards later?

DAVID GATES: A little bit.

SUSAN TACHAU: Microboards are important because we as parents can die and we know our kids are going to be okay. They are a legal entity. Our microboard is called HomeWorks. Each of the guys are on the board, one family member, and then other people in the community that we know will help our guys understand changes in waivers, Supplemental Security Income, make sure someone is a wizard at knowing recreational activities so that the guys will always be able to get out, know what's going on.

There are people that the guys know and we have one rule in the microwave -- I mean,

the microwave, the microboard. I've been microwaved. And that is that we cannot trump what the guys want. So for example, the guys really want to build on a screened-in porch because they can't swat away the bugs. And one parent thinks this is a ridiculous thing. It's what the three guys want so we're raising money to build the screened-in porch. Yes.

AUDIENCE MEMBER: [inaudible]

SUSAN TACHAU: Merion Station. The question is where exactly we're living. And we're living in Merion Station, which is less than a mile from Philadelphia so you have easy access right by the train line and it's close to our house. Yes.

AUDIENCE MEMBER: [inaudible]

SUSAN TACHAU: The, no. The question is were there any zoning problems, [inaudible] three. You're legally allowed to have three unrelated adults and nobody will ever question you. In our neck of the woods, we have a lot of colleges and universities so they're fairly panicked about fraternity parties, ha-ha. So that's why three unrelated is never a problem. Doing this alone is more expensive.

And so what you're trying to do is set up something that, and in the back of our book we have a contract that is the limited equity partnership. The reason for doing limited equity, and we've now changed PHFA's thinking on this. They kept thinking we want to sell and make money. Are you kidding? I mean, this now is a fully-accessible home. We want to give people, Kelvin, Michael, and Will, an opportunity to move if they want to, but we want someone -- housing is so short in supply. We want someone else with a disability who needs some of these accessibility features to be able to afford to move in.

So this mark, this house is not tied to the market and our contract says that. It's tied to the purchase price and what we've put into it, so that other people will be able to afford to move in. So this house should be good to go much longer than my lifespan. We also talked about how you can exit.

We have house rules like everybody does, we do make it formal. And part of the house rules is because attendants don't necessarily understand this model. So some of the house rules are simply we treat everyone with respect and everyone can come and go as they want, eat what they want when they want, drink if they want, be respectful of everyone who lives in the house. And that's because we're not a group home. So you have to make sure the people

understand that we're living, these three guys are living in their house just as you and I live in our house.

But we've put in the sample contract. Our lawyers, not David, but Regional Housing Legal Services was more concerned about us putting in the contract. Because just remember, you need to tailor it to your needs. And I would put another pitch in for putting in a microboard, because really, it, then the overall look of what's happening is beyond yourself. And so really we can age with fewer worries. Did I leave anything out?

DAVID GATES: Yeah, there should be more slides here.

SUSAN TACHAU: Oh, this is at a glance to tell you some of our funding streams, more of our story about what works, what doesn't. You'll see there's a slightly casual tone. The miniboard.

DAVID GATES: I want to focus on this piece here. You see these folks in this picture. And by the way, many of you have been around for a couple years. You may remember the former Secretary of Public Welfare, Estelle Richmond. That's her in the back. She actually came and visited this house twice. And what's important here to note is that it really takes a team of people. And the folks here, this is not the entire team.

SUSAN TACHAU: No, this was one meeting.

DAVID GATES: It takes a team to pull this off. This is not something that frankly one family can do on their own. But if you can assemble this team, the team was assembled quite honestly thanks to the untiring efforts of the families, and in particular Susan put this team together. But with this kind of team, it's amazing what could be accomplished.

This house is just mind-boggling in terms that it was designed, although it was an existing structure, it was what they call gut rehab. They basically took everything out, including some of the load-bearing walls. In the inside, new flooring that was designed specifically for people using power wheelchairs so that the torque of the wheels wouldn't tear up the floors. Roll-in showers, windows dropped down so people in wheelchairs could see right out. I mean, it's --

SUSAN TACHAU: We did as much thinking as we could and we had the three guys involved. So Michael, our son, cannot use his wheelchair -- his hands very well. So he has a different way to enter and exit the house so that he is safe. Kelvin and Will can use their hands better. We even have magic eyes in the sink.

Some of this was all paid for by waivers, some with a grant from PHFA. We did not come through a loan from us, PATF, because I'm the Executive Director and I just thought that we'll keep it clean. But we would fund all of this. So the reason the house was also on the market that you should also be thinking about is that we're on a busy street and people don't like living on busy streets. We didn't care. We just saw it's on a bus line. The attendants are never late. And you know, we need to think about that because we don't want to be called at two in the morning. So David's point is well-taken.

The other thing that we did by bringing in Estelle Richmond is we really talked about services and separating services from the house and making sure that all three guys, they all had their own plans. And they're very different from each other. Michael, for example, has a lot more community integration hours than the other two. One guy needs very little attendant care. But you know, it all works and everybody is thrilled to be there. Yeah.

AUDIENCE MEMBER: So it has to be family that organizes this?

SUSAN TACHAU: The question is does it have to be family that organizes it. Well, no, it does not have to be family that organizes it. You need to know this goes on for a couple of years and then it's ongoing. And you need -- so you need someone who's committed. So actually, it's a good question.

I have a friend, Diane Belnavis, who has done something similar to this out in Chester County called Juniper Hills Farm. And if you -- anybody on Facebook? Look under Juniper Hills. She has owned -- she owns three houses, is working with nine families. Two of the houses primarily are people have autism or on the spectrum and they're male. And by the way, we did the male, female just because we didn't want to add -- all male because we didn't want that complication. You don't have to. The other house for Diane is all female.

And there, you've got some county support from Office of Developmental Programs, but also OBRA Waiver, which is Office of Long-term Living. And she helps just coordinate it, but then it's up to them. So it is a new model. Diane is rural and they're raising alpacas and sheep and goats. I'm telling you, my son would not go out there. So again, it's looking at choice. I mean, if he's going to get more than 20 minutes from the stadiums, he's not going out to Chester County.

But it's a workable model and it's very affordable. Belnavis, so it's Diane B-E-L-N-A-V-I-

S. And I have a few -- I saw her this week and heard more and more of the success about community meals and the importance of that. I've got her card up here. Yes.

AUDIENCE MEMBER: [inaudible]

SUSAN TACHAU: No, in fact, she's does not -- oh no. There's no -- the question is does it come under licensing. No, because this is a home ownership model. And people are using their SSI checks to pay the mortgage, pay her rent, where she then pays the mortgage. And they all have food stamps. It's community living. They happen to all be friends now. So it's just another model of something else that's working. Yes.

AUDIENCE MEMBER: Would this model work if you had individuals who cognitively were not able to make decisions on their own?

SUSAN TACHAU: So the question is, would this model work if cognitively you can't make all the decisions on your own? Yes, and that happens with Diane's house in particular because you've got the supports there to allow it to happen. So you've got supports coordination, you've got community integration.

What this model is really doing is giving, and especially in Diane's case and certainly in HomeWorks's case, affordable housing in an area you want to be in and it's stable housing. It's also living with people you want to live with. So again, to make it more than just housing, you have to be thinking about the supports. And not everybody's on a waiver. And so some families, in Diane's case Jose, his family is paying for someone to check in. But they're more able to do this without being on a waiver. But a waiver provides the supports. It's not supplying the housing.

DAVID GATES: And let me mention here on that, on your question, the purpose, one of the purposes of what we call here the miniboard, which is basically a group of individuals, frequently family members, but often some other outsiders as well who come together along with the individuals with disabilities and may in fact incorporate, be a corporation. These folks can provide support to people who need some assistance in making the kind of complex decisions that are required in home ownership.

So the individuals who live here certainly are fully capable. And even people with significant intellectual disabilities can in fact express their wants and things they don't like. The other folks who basically support them in this miniboard help figure out the more complex

issues of how do you get to what they want. So it is definitely doable for persons with intellectual disabilities.

And you can also use a power of attorney. The person with disability can give a power of attorney so that someone else can sign certain documents for them, and it does make things easier, without surrendering their legal rights as would be done under a guardianship.

SUSAN TACHAU: Self-Determination Housing Project also has a renter's guide that we've now looked at, what does it mean to be a good renter, which everybody could use. And to case in point, my son Michael is so pleased with himself living independently, but when he saw a drip in the kitchen sink, he called the plumber. Fine and dandy, but it was Sunday night. So I had to explain, couldn't this wait until Monday morning when we don't get the \$100 surcharge that you're going to do it?

So it's all those kinds of things that, you know, our microboard then looked out and said, okay how can these guys learn what it means to be a homeowner? So when the tree falls down, what do you do? You have a list that you've put on the bulletin board. It's things like that. So it's a work in progress, but it does provide that, you know, the housing that they need. And they're not living with me, so. You had a question?

AUDIENCE MEMBER: Is new home construction out of the board's programs? You've talked about retrofitting. Build a home to spec with all the --

SUSAN TACHAU: Yes. New home construction is trickier, but certainly under PATF. You have to have some equity and things of that sort. It gets complicated. It also depends on where you want to live. But, you know, it's worth doing. I guess we should move on because we need to get to Trinity House.

DAVID GATES: All right.

AUDIENCE MEMBER: Real quickly, where do you find that renter's guide?

SUSAN TACHAU: If you look under Self-Determination Housing Project's website, so sdhp.org. And they work a lot with Residential Living Options and Residential Living Options also has it. And if you get lost and you really only want one website, Pennsylvania Housing Finance Agency can always track it down. All right, so you see we've totally made this accessible. Oh good, we're moving through some of these slides.

DAVID GATES: I didn't put it all in here.

SUSAN TACHAU: I didn't put it in. I don't know what happened. Oh, you know what happened? It's this.

DAVID GATES: You've got the wrong -- all right, all right.

SUSAN TACHAU: All right, that's good. Joint ownership, remember two or three people, affordable. Roommates, good. That's what the house looks like now. All right, more, okay. The other thing I want to say and then you can mention this, this was one of David's slides. We used a special needs trust for Michael's portion.

People have special needs trusts. Remember, there are qualifiers for special needs trusts and the most important one is you cannot make regular reoccurring payments. So that's the little phrase to know. No regular reoccurring payments. So what we did was we bought down our share of the purchase price to an amount that Michael can then pay his share of the mortgage every month. So a lot of parents are setting up special needs trusts. It's a great way for family members or friends to give your kids gifts. But remember, no regular reoccurring payments or you invalidate the trust.

DAVID GATES: Okay, a parent can purchase a house and put the adult child on the deed with a parent as a joint tenant. Joint tenant with right of survivorship, which means it can be done either way, but either that the parent has -- would own the entire house if the adult child passes first, or vice versa. And the reason why you would might want to do that rather than to will the property to the adult child is that this avoids inheritance taxes. Then you would also want to consider a circle of support, which is a group of individuals, can be family members, but also some outside folks who agree to come together to assist the adult child. And I talked about that a bit before with the home ownership responsibilities. Okay, do you want to?

SUSAN TACHAU: We can -- the things to consider with home ownership is looking at the total cost. I don't want to go through all of them here, but down payment, closing, home modifications, the insurance, taxes, and maintenance. So just knowing what the full package is and who can help you with some of these monies. I do know you want to buy down the cost enough, I think it's 20%, so that you don't have to pay the PMI insurance, which just is because you don't have enough equity in the house.

Okay, down paying and closing costs. This again PHFA has a program. If you use their mortgage, they will give you a soft second, which is a down payment and closing cost, which is \$15,000 for -- to help pay for the down payment and closing cost. You don't pay it back. It's at zero interest until you sell the home.

And then again what David told you about the \$10,000 home access, again, that's a soft third. Why they keep coming up with these names, I don't know. But it really means that it's at 0% interest. You don't pay it back until you sell the house. So if you never sell the house, we see it as a grant.

Okay, and there again is PHFA.org. They're redoing their website. They recognize it may not be as user-friendly to people with disabilities and family members. However, if you call them, they are very friendly and they prefer phone calls than you trying to go through their website. And they have different offices that do different things within PHFA. I have found them to be universally wonderful. They're quasi-government, remember.

DAVID GATES: Yes, a question.

SUSAN TACHAU: Oh, yes?

AUDIENCE MEMBER: I have a question. If you want to modify the current house that you're in, you know, add on to it or modify it, and your name isn't on the deed and your mother's name isn't on the deed, but your father who passed is on the deed, can you do --

SUSAN TACHAU: So the question is if you want to modify your home and add on to the footprint, however your name is not on the deed, your mother's name is not on the deed, your father's name is on the deed but he has died, can you do it? A, I would change the deed. I'd get your mother and you on the deed.

DAVID GATES: By virtue your mother automatically owns the house now. Automatically, because it's called tenancy by the entireties. So it's not -- that shouldn't be an issue at all.

SUSAN TACHAU: Right. So the answer is you can do all of this.

AUDIENCE MEMBER: See, we were told we can't change it because of tax purposes or something. I don't know. In my town, they said we couldn't change it. I don't know.

SUSAN TACHUA: Well, talk to David. This is a question -- she was -- this woman said she couldn't do it because of tax purposes. I think they may not know what they're talking about. I

would talk to David. But in any case, there are programs that you can still modify your house whether your name is on the deed or not. Like if it's only in your mother's name, there are some programs.

If it's more than \$10,000, for the banks \$10,000 seems to be a magic number. And \$10,000 kicks you into home equity loans. Now the beauty of home equity loans is you can deduct the interest on your taxes. But it does mean that other things like deeds matter. And how much money you've got in your house and how -- you know, how much is clear and free matters.

AUDIENCE MEMBER: You could still get the waivers and things to pay for modifications?

SUSAN TACHAU: So the question is can you still get the waivers? Yes, to help pay for some of the modifications, yes. Here's some other choices for mortgages. I wanted just to flip through them so we can finish. Again, look in the thumb drive if you're looking for mortgages.

To me, Habitat is now doing more and more accessible homes, not everywhere. David has gotten people in Harrisburg, for example, to do more accessible homes. I will tell you in the southeast, we're battling that issue. Maintenance costs, remember to filter that in when you're looking at your home ownership. Do you want to say anything else about it?

DAVID GATES: Well the last thing is about you want to put some money aside, but you do have to remember that if you put money aside for maintenance, SSI cannot have more than \$2,000. A waiver, you cannot have more than \$8,000 put aside. So you may want to do maintenance contracts rather than putting the money aside so you don't build up too much money that would make the individual ineligible for either their SSI or their waivers.

SUSAN TACHAU: So what we did is we -- with our microboard which is technically a miniboard. Microboard is around one person, miniboard for us it's around all three guys. Because we incorporated, that's where we have the bank account so that we're able to save a little bit every month for home maintenance. And it's not in the guys' name. Okay.

DAVID GATES: I think maybe we should skip. That's complicated.

SUSAN TACHAU: Management, okay. The one issue I want to say about waivers and staffing that comes under the waivers is that typically the attendants, whatever they are doing, personal assistant services or community integration, remember their services are around the individual and their job does not include management of the household and the home. They

can help the individual if they're able to figure out who should I have help, you know, cut the lawn, cut the grass, or shovel the snow. But it's not their job, if the tree falls down, to cure that problem.

Okay, remember again just make sure you're aware of the supports and make sure that the supports are ready to be employed as soon as you purchase the home and that people are moving in. You don't want one without the other. That's one difference between provider -- the provider model, it doesn't -- you know, the provider will -- if you move into a provider home, then their supports are there as they move in. This just means that you're coordinating everything. It's, you know -- on that last day, everything has to kind of come together. Or don't move in until they are. Okay, you know this.

DAVID GATES: Okay, all right. This is a different model. This model is only for individuals on the Consolidated Waiver. But we have done actually three of these in Pennsylvania, so these do exist. And the idea is to have the family purchase the home. This is not a home ownership model exactly. The family purchases the home and then the individual on the Consolidated Waiver, what they do is we've gotten the home and the family creates a microboard, which is actually a corporation that's comprised of friends and relatives who are the board members. And we actually incorporate with the state and the corporation then hires staff. So there's no actual service provider agency at all in this. The corporation hires a staff and then gets the home and the staff licensed as a licensed group home. Now this is difficult, but as I said, we have done this three times.

Once the home is licensed, then the Consolidated Waiver pays the housing costs. It also pays for food, utilities. Those costs are all part of the waiver rate. And the microboard, the corporation, becomes an enrolled provider. The house is now a licensed group home, but the family and the microboard run the group home. They choose the staff, they train the staff, they fire the staff if the staff don't show up or do not provide quality care. So there's a great deal of control that the members of the microboard have. Yes, in the back.

AUDIENCE MEMBER: What are the limits in terms of occupants?

DAVID GATES: What are the limits in terms of occupants? The three that we have done are actually just one person. In terms of limits, it's the same limits that any licensed -- what we call 6400 group home would be, which right now is four. However, although the ones we have done have just been for one person, that's probably not feasible anymore because of the

costs. But it is still doable, I think, if you have two or three individuals where the families would come together and create this model.

Now in this model, the individuals on the waiver cannot own the home. That's a condition of getting the waiver to pay. But it can be owned by another family member and then rented to and managed by the microboard, the family-run corporation.

Okay, now we move on to co-op. This is a different model. In Pennsylvania, we have a state law that authorizes a kind of residential model legally known as a co-op. And in a co-op, a co-op typically will look like an apartment house. But the individuals who live in the co-op have additional legal rights that a tenant would not normally have in terms of controlling the property. And we -- there are two co-ops in Pennsylvania that have been put together specifically for people with disabilities.

SUSAN TACHAU: Do you want me to -- do I need to change?

DAVID GATES: Not yet. Now in these co-ops, they do not use waiver money to fund the housing. That's only under the licensed group home model that I talked about previously, where you can actually use waiver dollars to fund the housing. So you have to have another source of funding. So one of the big issues when we look at independent housing is how are you going to pay for the housing if you're not using waiver dollars for the housing?

And so Susan has talked about PHFA, First-Time Homebuyers mortgage, using the special needs trust money to pay for that. Under the co-op model, what we did was use some special federal funds which are known as the Low-Income Housing Tax Credits, which actually are from the IRS and they come through Pennsylvania Housing Finance Agency. It's a complicated model to use. You really need to have a housing developer do this, but it is a way of financing these co-ops.

In addition, there's also something called Project-based Section 8 funds. There's also some localities have housing trust money. You have to talk to your municipality or your county to see if they have housing trust money. And the idea is by combining these housing subsidies, you can draw down the rents so that they are affordable for people on SSI. Now let's move on with that. Okay.

Now under this model, the individuals would be living in what would essentially be their own apartment. They would choose their own service provider and they can hire and fire their

service provider as they choose. The residents become members of the co-op board. The co-op board has certain authority in terms of management of the property. And I'm going to -- there's two, as I said, existing. One is a 626 co-op in Montgomery County, which is for people with mental illness, and then Trinity House in Bloomsburg, and I want to talk more about that one because that's the one I've been involved in.

SUSAN TACHAU: Very exciting.

DAVID GATES: This co-op is, as I said, in Bloomsburg, in Columbia County. It is -- it actually opened just two weeks ago, so individuals have moved in there. What I do want to mention here, you'll see that it has 11 two-person units and three one-person units. There are actually four two-person units, that's two-bedroom units, that are still open. So if you know anyone, and now the person has to be 18 or older and they must have funding for their own supports, most typically through a waiver. We don't care what kind of waiver, that's irrelevant. And for this particular project, there is no issue around people on Consolidated Waiver or PFDS renting here. The so-called 30-hour rule has been waived for this project, so anyone on Consolidated or PFDS can apply and we don't have to worry about license or issues.

SUSAN TACHAU: And certainly people with physical disabilities can live here. And it's fully accessible and the beauty of this was before they were even building it or renovating it, they brought several of us in who know the physical issues around bathroom and wheelchairs and size of wheelchairs. So they're -- and telecommunications and making sure it's wired. So this is actually a wonderful project.

DAVID GATES: So for the openings, just let me give you some information. If you know anyone who'd be interested in living in this or looking at this, they do not have to live in Columbia County. They do have to be 18 years of age or older and have income that meets HUD guidelines, which can even be above SSI limits.

They should contact Jodi, J-O-D-I. Braden, B-R-A-D-E-N, B-R-A-D-E-N. Her phone number is 570-784-9373 extension 113. Let me give you that phone number again, 570-784-9373 extension 113. If they're interested in looking at or applying for the two-bedroom.

Now the two-bedrooms, the deal with that is you choose your own roommate. So basically we're looking for two people to apply at the same time because this is not a group home. We're not going to shove somebody in there with you that you don't know. You come

together as a pair. Choose your roommate, the two of you apply together. Okay we had some questions. Yes, gentleman in the back.

AUDIENCE MEMBER: I wanted to ask is this considered to be a HUD property and if that's the case, [inaudible] regulations of what HUD would be asking for, like for instance 30% of your income would go towards rent?

DAVID GATES: Yes. Yes, that's right, it is, yes. And the rent is limited by HUD rules to that 30%, yes. So it's quite affordable, yes.

AUDIENCE MEMBER: Hello, did you say Braden or Draden?

DAVID GATES: B as in baby. Oh I'm sorry, someone. Oh yes, yes, go ahead.

AUDIENCE MEMBER: They have a co-op in Philadelphia right now and I just want to know if this is the same where it's not just for individuals who have disabilities. These units are a development for everyone in the area, but they have certain units that are available to people with disabilities.

DAVID GATES: Well yeah, there are a number of co-ops around the state, housing co-ops, more than just two, for sure. And when I say two, these two are specifically for people with disabilities. But there are other co-ops and some of which will have some housing units set aside that are accessible and have a lower rent.

And not just for co-ops. There are also a number of other apartment buildings that receive funding through PHFA that in fact set aside a number of units that are physically accessible and have special lower rents for people with disabilities, which you can find at that PAhousingsearch.com address.

SUSAN TACHAU: Right. Okay. Did you --

DAVID GATES: That's -- well, it doesn't look like that anymore. It's been pretty much rehabbed.

SUSAN TACHAU: This was Trinity House. What it was, it's a renovated church next to student dorms up there.

DAVID GATES: Oh yeah, the other thing to mention here, in this particular model what's interesting is that Bloomsburg is a site of a major state university, Bloomsburg University. And

they have, because it's one of the old State Teachers College, they have a fairly big department for what they call exceptionalities, which is basically a track for people who want to become special ed teachers.

And that program, the exceptionalities department, has agreed to work with folks at Trinity House and the original property was a church and then a parsonage and another house. And the university is going to house those students who volunteer for this special track to live in those other properties next door and then they will engage in what we call community integration activities.

They're not going to be personal care attendants. No, people will have to have paid staff for that. But the idea is so that the individuals who are living in Trinity House will not be isolated in the community. The fact that you put somebody in property that's in a community does not necessarily mean they're integrated into that community.

So the idea here is that the college students will, as part of their curriculum, actually develop some community activities. Many of them will be actually at the college so that the folks who are living in Trinity House will be integrated into the larger Bloomsburg community, thank you, and have those opportunities that anyone else living in that area would have.

SUSAN TACHAU: And that is true also in all of the waivers. There is that community integration and it is a critical piece to make sure that you're really getting out, you're learning about grocery shopping, you're doing your banking, you're figuring out transportation systems, recreational programs, volunteer programs, job thing, job situations. And that's part of the services, but it's not PAS or personal assistant services. It's community integration. More Trinity House.

DAVID GATES: Yeah, that's the two houses.

SUSAN TACHAU: Okay, should we follow up with questions since we have 10 minutes?

DAVID GATES: Yeah.

SUSAN TACHAU: Okay. I'll put a plug for David Gates. He's very busy.

DAVID GATES: Yeah, that's -- I need more work.

SUSAN TACHAU: But for -- in my view as a parent, he is the most accessible and he understands and helps advocate for us as parents. So when David said that you can live with

SSI and move into these homes, the problem we ran into is we bought the home, then we renovated. SSI in our area, Montgomery County, kicked Michael off because he saw this -- they saw this as investment property. Can you imagine?

So we had to prove that Michael could not get in and live in his new house. And David helped us go through all the systems. David knew somebody else, so we went all the way up through the administrative law judge. So that issue does not exist in Pennsylvania anymore, that you can in fact -- and SSI really did say, why didn't you renovate before you bought it. Huh.

So you, you know, but it's wonderful to have David who, when you get these letters that really don't make sense -- and by the way, in Montgomery County, just to let you know, they sign the letter with someone who doesn't even live -- it's a fictitious name, so you can't -- I mean, you really don't have a person to ask. David's there to help you and he helps you figure out the waiver and the whole asset.

So we're doing a session later on, my colleague Tracy Beck and I are doing a session later on about financial literacy because part of this really is understanding your finances, understanding credit, understanding asset development and building. And if you're on SSI, do not save more \$2,000. If you're on a waiver, do not have assets more than \$8,000. So call us at PATF. We will help you with your financing.

We call David a lot if we get into a situation that we just don't know. We also -- David does more than housing, so I don't want to, you know, have you weighed down by housing because he's Mr. Healthcare and we all need to know more of what's been going in Pennsylvania and nationally. But feel free to call us, get on our website. Under publications, we did put the HomeWorks document that you can download yourself if you want. I do have two copies. Are there any other questions? Yes.

AUDIENCE MEMBER: Hi there. The problems I have, and it's a specific [inaudible] mental health diagnosis, they don't fall in, if they don't have a dual diagnosis, they don't [inaudible] waivers for supports. And you know, they're either in group homes or have been dumped in personal care homes. And I know the [inaudible] to get those people out of personal care homes, but what's changing in the supports systems for them? You know, getting the home might be easier than getting the supports they need to be [inaudible]. Is there anything out there happening or that [inaudible]?

SUSAN TACHAU: The question is around providing supports in homes for people who have a mental health diagnosis who do not have a dual diagnosis, where they could pull the supports maybe from a different system.

DAVID GATES: Well the -- actually what's -- things are getting actually more difficult. The one way that folks right now can be supported is through a service called Psych Rehab, and those are commonly known as the clubhouses. That individuals can go there during the day and previous -- well, actually right now, transportation, that's an issue we didn't get -- well, we talked a little bit about transportation.

But transportation is an issue and in the context of clubhouses, it's important because some folks, many folks need to have some kind of inexpensive transportation means to get to the clubhouse, which would take care of them during the day. And that currently is funded through something called the Medical Assistance Transportation Program and they're looking to eliminate that. They actually tried to eliminate that and there was a big outcry. So that's something folks need to be focused on.

AUDIENCE MEMBER: [inaudible] individuals that are looking for the housing are involved with a [inaudible] center and a great program that is very progressive compared to many others that I've seen. But again, you know, they have this desire to live on their own and everybody is telling them they can't do this.

DAVID GATES: I would -- you know, the folks in this 626 co-op did that. I mean that's -- they did that. And I don't -- I can -- I think I can find some contact information about that co-op and they might want to talk to those folks.

SUSAN TACHAU: Yes.

AUDIENCE MEMBER: There's no mention made of like any personal care boarding home funding streams or anything like that. That doesn't enter the picture here with what you're talking about such as to the supplement for -- they give a supplement, a monthly supplement for people in facilities below grade.

DAVID GATES: No.

SUSAN TACHAU: We're talking about -- the question was about personal care homes, which I don't know anything about. So that'd be David.

DAVID GATES: No, we have not -- no, but okay, there's two kinds of supplements. The personal care home supplement we have not looked at that as a model, quite honestly. The problem with that is personal care homes are responsible for providing services as well. These models separate out the services from -- because personal care, I mean, by law they have to provide services. So we really are not in the business of combining services and housing.

There is, however, another kind of supplement called a Dom Care, Domiciliary Care supplement. And actually in HomeWorks, there was a gentleman who worked for the state who figured out a way to use the Dom Care supplement so that actually HomeWorks, the microboard, is a domiciliary care provider. And so I think it's just your son who's on SSI, gets the Dom Care supplement.

So that is actually an interesting model, the Dom Care supplement. But the personal care home, we have stayed away from that because it really does combine services and housing and we're about separating those. Yes, I guess last question in the back.

AUDIENCE MEMBER: Can you explain to us in the room, some of us might not know why it is so important for a person with a disability not to have property and too much money in their bank account, for someone who might not know.

DAVID GATES: Okay, well let me first --

SUSAN TACHAU: So the question is can we explain quickly why it's important to be very guarded and aware of how much money and assets someone with a disability has. What does it mean if you have too much when we certainly are talking about independent living?

DAVID GATES: Okay, well let me first say you say not have property. Let me reiterate again. People with disabilities can own property that they live in regardless of the value. There's no problem with owning property if you live there, okay. No problem.

SUSAN TACHAU: And you can have one car.

DAVID GATES: Yes, and you can have one car. But as far as other what we call liquid assets, money in the bank, the reason there's an issue is because for SSI there is a limit of \$2,000 of what we call non-exempt liquid assets, money in the bank, that you can have or else you will lose that monthly SSI check and you may also lose your medical assistance as well.

SUSAN TACHAU: Meaning healthcare.

DAVID GATES: Right.

SUSAN TACHAU: And waiver money.

DAVID GATES: For waiver, the limit is \$8,000. But if you're on SSI and waiver, if you go over the \$2,000, you may keep the waiver, but you're going to lose your cash. You won't have any money to live on. So for most people, it's effectively \$2,000 if you're on SSI. If you're on Social Security Disability, then there's no limit on how much money you can have for Social Security Disability. But if you're also on the waiver, it's still that \$8,000 or else you're going to lose those services.

SUSAN TACHAU: That allow you to live independently.

DAVID GATES: Okay, thank you all.

SUSAN TACHAU: Thank you. Please fill out your evaluation.