



NATIONAL DISABILITY
—FINANCE COALITION—

Disability Finance Training

Affordable, Accessible Housing Development

Agenda

- Welcome
- About National Disability Finance Coalition
- Disability Finance Curriculum
- Policy for Housing for People with Disabilities
- Housing Development Types and Case Studies
- Announcing a Housing Peer Group
- Questions & Discussion

<https://disability-finance.org>



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Who We Are

Our Mission

Our mission is to bridge the CDFI industry and the disability community, to ensure that CDFIs can respond effectively to address the needs of individuals with disabilities, and to offer technical assistance and support to CDFIs developing financing products and services.

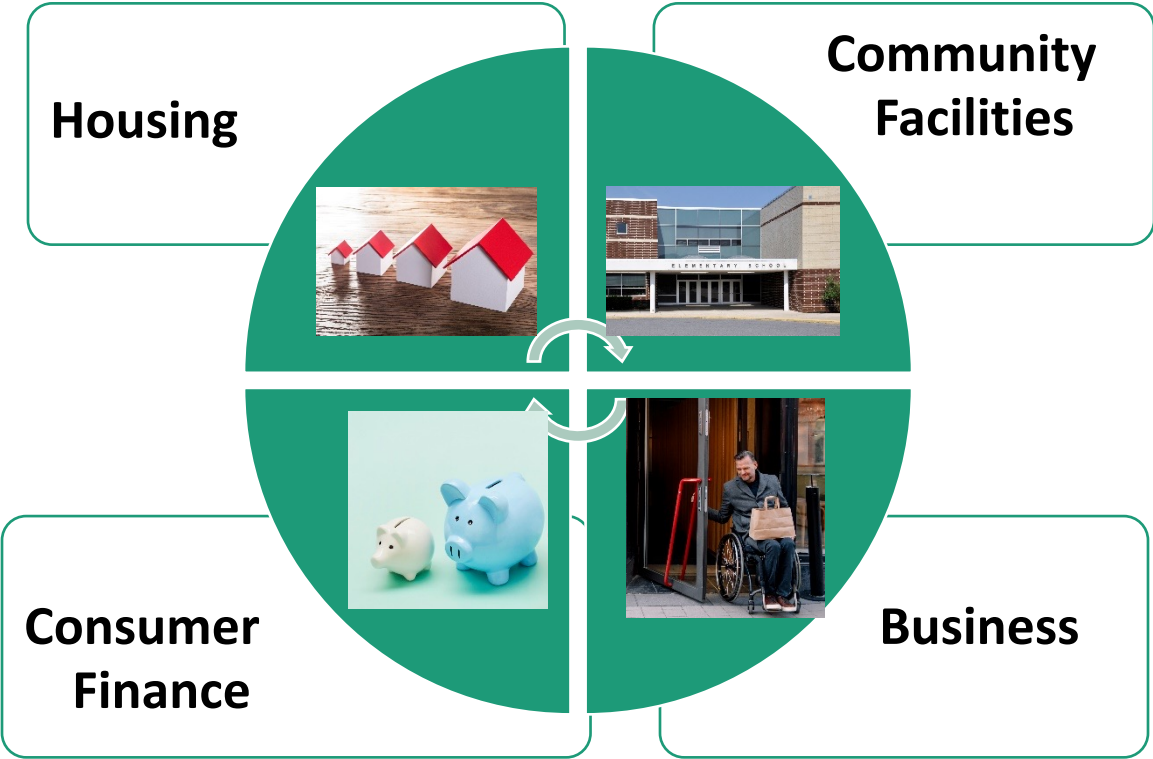
Disability Finance Curriculum Goals



- Raise awareness among CDFIs about the unmet needs of people with disabilities for financial products and services in their target markets
- Build capacity and capability among CDFI practitioners to embed disability finance into their lending and technical assistance services

Disability Finance Training Model

DISABILITY FINANCE INTERSECTS ALL FINANCIAL SERVICES



Disability Finance Training Topics for 2023-2024



- **Housing**

- Part 1: Context, Affordable Housing Development, Funding Streams
- Part 2: Home renovations and Smart Home features

- **Consumer Finance**

- Part 1: Assistive Technology and Other Consumer Loan Products
- Part 2: Financial Education and ABLE

- **Small Business**

- Part 1: Lending and Equity
- Part 2: SBA and other Programs

- **Community Facilities**

- Part 1: Partnering with Disability Agencies and Schools
- Part 2: Accessibility Audits of Public Facilities

- **Disability Finance –Financial Assistance Award**

- Part 1: CDFIs – Introducing the DF-FA Award – Lessons Learned
- Part 2: Consultants – Should your client consider the DF-FA?

Housing for People with Disabilities

This webinar will highlight the unique housing challenges faced by people with disabilities, while examining the role CDFIs can play in creating and/or supporting housing options for this population

This webinar will provide:

- A summary of the unique housing challenges faced by people with disabilities
- Policies that address housing challenges
- An explanation of “Community-integrated” versus “campus-style” housing
- Ways CDFIs can support and/or develop housing for people with disabilities
- Case studies of CDFI-led targeted housing initiatives
- Accessible housing development peer group

Housing Challenges



Accessibility



Discrimination



Affordability

Lack of Accessible Housing Stock

- The Fair Housing Act requires all "covered multifamily dwellings" designed and constructed for first occupancy after March 13, 1991 to be accessible to and usable by people with disabilities. Private housing that was first occupied before March 13, 1991, does not have to be accessible
- Affordable housing units, which are usually older structures, often are inaccessible

Discrimination

- Complaints involving disability discrimination represented the single largest category of complaint filings at 60.9% of total complaints filed with HUD (up from 59.4% in 2017)
- Two-thirds of disability complaints alleged a housing provider's refusal to make a reasonable accommodation in rules, policies, and procedures needed by a person with a disability

How can CDFIs combat discrimination?

- While underwriting the loan during loan origination, ask questions and request verification documentation
- With annual loan reviews, ask borrower to submit impact data regarding tenants and services provided, but also to inquire if they are compliant with HUD rules
- Refer borrowers to the Fair Housing Accessibility Program which provides training and technical Guidance (www.fairhousingfirst.org)

Fair Housing Act



- Protects people from discrimination when they are renting or buying a home, getting a mortgage, or seeking housing assistance
- Housing providers must make reasonable accommodations and allow reasonable modifications as necessary
- Certain multifamily housing must be accessible to persons with disabilities
- Prohibits discrimination towards anyone with a physical or mental disability, alcoholism and drug addiction.

https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_act_overview

Fair Housing Act (continued)

The Fair Housing Act Accessibility Standards

- The Fair Housing Act requires residences built after March 13, 1991 to meet accessibility standards, including:
- An accessible entrance on an accessible route
- Accessible common and public areas
- Sufficiently wide doors for wheelchairs
- Accessible routes through and into each residence
- Accessible thermostats, light switches, electrical outlets
- Reconstruction of bathrooms to accommodate any installation of assistive resources
- Accessible kitchen and bathroom spaces

Fair Housing Act (FHA) vs. Americans with Disabilities Act (ADA)

What's the difference?

The **ADA** prohibits discrimination against persons with disabilities in areas of public life

- ADA also sets standards for accessible design and removing barriers in the built environment to ensure equal access

The **Fair Housing Act** prohibits discrimination against individuals when they are renting, purchasing, or financing a home

- The FHA accessible design requirements apply to “covered multifamily dwellings” and common areas

Affordability

- Housing affordability is a national issue
- People with disabilities often have fixed incomes, the average of which does not cover the rent on a one-bedroom apartment anywhere in the United States
- According to 2021 data, the poverty rate for people with disabilities was 25.4% or more than twice the rate of people without disabilities (11.8%)

Source: [Homepage | Annual Disability Statistics Compendium \(disabilitycompendium.org\)](#)

Housing, Unemployment and Disabilities

- **Housing impacts employment opportunities**
- **Employment impacts housing opportunities**
 - Unemployment rates for workers with disabilities was more than double that of nondisabled workers in 2018
 - Adults with disabilities experience poverty at nearly twice the rate of their nondisabled counterparts – triple that rate if a woman

Source: Center for American Progress, “Advancing Economic Opportunity for People with Disabilities,” July 26, 2019.

<https://www.americanprogress.org/issues/disability/reports/2019/07/26/472686/advancing-economic-security-people-disabilities>

Housing Opportunities

Single-family homeownership

Accessible affordable rental housing

Supportive housing

Financing Options for Single-Family Homeownership

Public and private financing options include:

- HUD's Homeownership Voucher Program
- FHAMortgage financing
- Fannie Mae's HomeReady® Mortgage program
- Habitat for Humanity
- Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI)
- Housing grants for veterans

Case Study: Karen's Hope



Social Impact

- Number of Units: 1
- Number of Occupants: 3
- Persons with Disabilities Served: 3
- % of Persons with Disabilities: 100%

Loan Summary

Amount: \$65,000 The loan was used to renovate a single-family house in Seaford, New York for use by young men with disabilities. This group home enabled them to have some freedom while living with friends and still receiving the support they need.

Financing Support for Accessible Multi-Family Rental Housing

Public and private financing support for multi-family housing includes:

- Rental support —Section 811, Project Rental Assistance, Housing Choice (Section 8) voucher programs, VA benefits
- Financing—LIHTC, CDFI Bond Guarantee Program, Capital Magnet Fund, Donation Tax Credits, state or local funds, private foundation or corporate support

Case Study: Movin' Out - Not-For-Profit Developer and Mortgage Provider

Social Impact

- Number of Units: 33
- Number of Occupants: 10
- PWD: 10
- % of PWD: 100%

Loan Summary

The loan covered the costs of an innovative, community-integrated housing development that includes affordable and accessible housing opportunities for low-income tenants with disabilities. Costs associated with site identification and control, market analysis, architectural and engineering assistance, and obtaining required municipal permits must be covered before securing permanent financing.



Supportive Housing

Can be developed to support a wide-range of conditions which constitute a disability, both temporary and permanent:

- Autism
- Intellectual, behavioral, physical disabilities
- Recovery

Supportive Housing Trends

Patient and flexible capital from CDFIs provides creative financing for supportive housing projects

- Helps people live stably in the community
- Cost-effective alternative to institutional settings
- Reduces use of costly systems, especially emergency health care
- Helps people with disabilities receive more appropriate health care and may improve their health
- Interrupts cycle of incarceration or institutionalization
- Research shows decreased rates of substance use and incarceration and increased rates of employment

Case Study: McAuley Residence

- McAuley offers residence-based supportive services to help families break generational cycles of addiction and poverty
- The Genesis Fund is a Maine-based CDFI that provided financing and technical assistance for a second location in Bangor, Maine
- Genesis made a \$180,000 loan for acquisition and renovation of a property that created six units of housing with supportive services for formerly homeless individuals.



Housing Choices for People with Disabilities



Concentrated/Campus-Style



Community-Integrated

Centers for Medicare and Medicaid Services (CMS) will not fund isolated settings and provides guidance through its Home and Community-Based Settings rules and FAQs.

Concentrated /Campus-Style Housing

This type of housing is:

- Specifically designed only for people with disabilities
- Can be a single building, a campus, or a “village”
- All supports provided onsite
- Creates its own community instead of integrating into broader community
- Examples: nursing homes, congregate care (“group homes”), planned communities exclusively for people with disabilities



Case Study: Medina Creative Housing Campus Model



Community-Integrated Housing

- Also called “scattered site” housing
- Same range of options available to people with and without disabilities
- All support services provided off-site
- People with and without disabilities interact instead of being isolated from each other
- Examples: apartments scattered throughout a high-rise building; a 2-3 flat accessible unit on an accessible street



Community-Integrated Housing

Case Study: Access Housing/Home First

- Acquisition, rehab and new construction of 54 units on 25 sites in Chicago's Logan Square
- Vacant lots and foreclosed 2- to 4-flats used to create community-integrated housing
- Units 100% occupied by people with a range of disabilities; 20% of units are fully accessible
- \$19M TDC funded with Low-Income Housing Tax Credits, Donation Tax Credits, State Trust Fund, private foundation and IFF Loan.
- Project based rental assistance from 811 and CHA



CDFIs Partner with State Housing Finance Agencies

State HFAs can be a very effective partner for CDFIs by providing layered financing for affordable housing for persons with special housing needs including:

- People with physical disabilities
- People with mental illness
- People with substance abuse and addictions
- Homeless families
- Senior citizens

Note: All groups above may need supportive services to succeed.

Key Takeaways

- CDFIs can help combat housing discrimination and other unique challenges faced by people with disabilities
- CDFIs should explore and understand the housing choices for people with disabilities
- CDFIs should consider financing Supportive Housing Projects

Accessible, Affordable Housing Peer Learning Group

- Quarterly Calls Hosted by Holly Denniston-Chase
- Topics for initial meetings:
 - What is happening in your portfolio & market?
 - What housing and financing models are you funding?
 - What questions do you or your credit officers have about underwriting supportive housing projects?
 - What gaps/barriers do you have in financing supportive housing projects?
 - What tools do you or your developers need to underwrite and approve supportive housing projects?
- Enter your name in the chat if you want to learn more

Questions & Discussion

- Does your organization finance/develop accessible and/or supportive housing?
- Has your organization applied for Disability Finance-Financial Assistance?

Additional Resources

Community-Integrated Housing:

Integrated Housing for People with Intellectual and Developmental Disabilities: Know the Facts

[Resource Library - Autistic Self Advocacy Network
\(autisticadvocacy.org\)](https://autisticadvocacy.org)

Strategies for Creating Integrated Supportive Housing for People with Disabilities

[The Technical Assistance Collaborative - TAC \(tacinc.org\)](https://tacinc.org)

Principles for Developing Integrated Housing in the Community for Individuals with Disabilities

https://www.chapa.org/sites/default/files/sdfasdfsaf_8.pdf

Additional Resources – Continued

Community-Based Housing:

Getting and Advocating for Community-Based Housing

<https://autisticadvocacy.org/wp-content/uploads/2016/12/FND-community-based-housing-non-FL.pdf>

Providing Integrated, Community-Based Settings for Individuals with Disabilities

https://www.hud.gov/program_offices/fair_housing_equal_opp/integrated_community_based_settings