



# Housing Counseling Works for Persons with Disabilities



## Opening Doors to Homeownership for People with Developmental Disabilities

**Albany, NY** – Since February of 2005, HUD has partnered with the [New York State Office for People with Developmental Disabilities \(OPWDD\)](#), Office of Home & Community Living to counsel first-time homebuyers with developmental disabilities and their income-eligible families. The targeted population is low-income, has a strong desire to live independently in the community and own their own home.

As a HUD-approved housing counseling agency, OPWDD's mission is: "We help people with developmental disabilities live richer lives." Since 1996, the agency has administered the Home of Your Own (HOYO) program, which is part of a national movement led by the Administration on Developmental Disabilities (ADD). The goal of the program is to assist people with developmental disabilities to become homeowners.

To offer a low-interest, fixed-rate mortgage loan to eligible participants, OPWDD partnered with the State of New York Mortgage Agency (SONYMA). M&T Bank is the loan originator and assists HOYO program borrowers by waiving application fees and reducing appraisal fees. Each HOYO applicant works with a loan originator who is trained in the HOYO process. All HOYO applicants must receive counseling with a HUD-approved housing counselor and obtain a Certification of Completion – prior to receiving any referrals to a financial institution to apply for a mortgage loan.

OPWDD's housing counseling program is uniquely suited to the individual applicant. Group and one-on-one counseling sessions are sponsored by OPWD. HOYO applicants are required to complete a minimum of 13 hours of first-time home buyer training, at least two hours of budget/financial management counseling and up to six hours of credit counseling, when necessary. OPWDD pulls a free credit report for each applicant which is used as a basis for credit counseling – long or short term. For people with developmental disabilities without any credit, OPWDD works with the SONYMA and M&T Bank to establish acceptable "alternative credit."

OPWDD realizes that partnership within the housing industry is the foundation to success. As such, the following are some of the additional partnerships that OPWDD has built over the years:

- U.S. Department of Health & Human Services, Assets for Independence
- USDA Rural Development Single and Multifamily Homes Program
- Capital District Transportation Authority
- NYS Association of Independent Living
- NYS Homes and Community Renewal

Many opportunities have been provided to people with developmental disabilities and their income-eligible families thanks to OPWDD's partnership with HUD as a housing counseling agency. OPWDD's shares some of the HOYO program success stories on page 9. These profiles represent what it truly means to have a place to call home and to put people first.

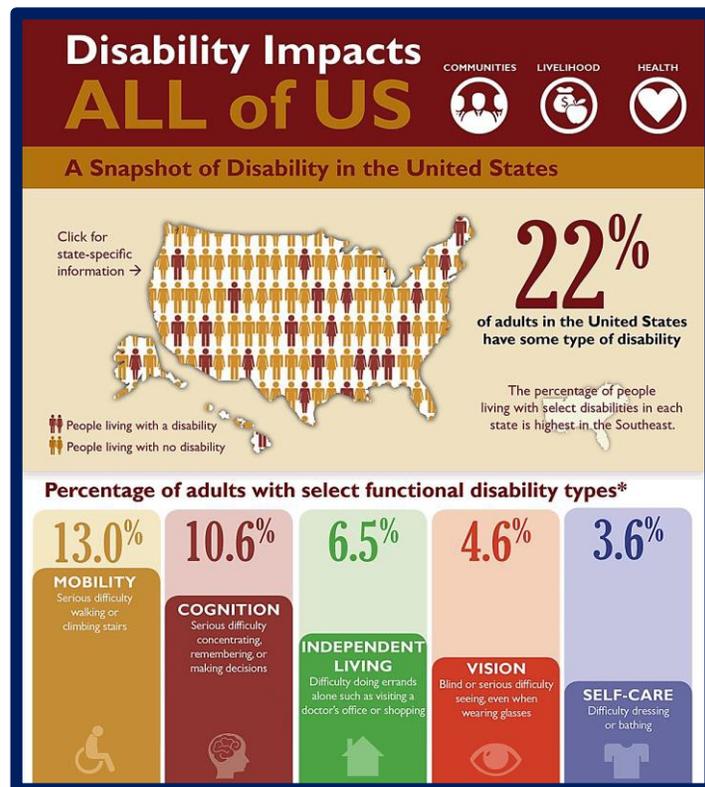
## FROM THE DEPUTY ASSISTANT SECRETARY



**Sarah Gerecke**  
Deputy Assistant  
Secretary  
Office of Housing

Greetings,

According to a recent [study](#) by the U.S. Census Bureau, 22 percent of Americans have a disability. Federal laws define a person with a disability as "Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment."



[Disability Impacts All of US](#) and this edition of *The Bridge* features HUD-approved housing counseling agencies that provide services to persons with disabilities so that they can live independently in housing that is safe, affordable and in communities they choose. We learn how housing counselors provide unique services including referrals to set-up trusts and guardianship with relatives, and the use of creativity in explaining the housing process in ways clients can understand.

Like many of you, I have close relatives and friends challenged by serious mental and physical disabilities. They remind me not to take anything for granted or underestimate the difference an opportunity can make. You never know who may one day need the services of counselors and caregivers who have generously shared their stories this month. Their work and their clients' success, are an inspiration to me.

*Sarah*

## BEING CREATIVE TO ENSURE RESULTS



*One of ARC's new homeowners and helpers on move-in day*

**Spokane, WA** – Valerie is a single woman living with a life-long disability. With a respectable credit score, Valerie came into the agency seeking homebuyer assistance. Like many others in her situation, Valerie has a low, fixed income. Although the agency could offer help with a down payment, Valerie would need to have savings for such things as a home inspection, appraisal, and “earnest money deposit.”

Like many Americans, Valerie was carrying credit card debt. The agency knew that she would need debt management counseling and strict budgeting to reach her goal of homeownership. Valerie set about the difficult task of paying down her debt and saving, in that order. There were times she became discouraged, but Valerie persevered. After almost a year, she was approved and ready to shop for a home.

Then she was faced with two factors that complicated her search:

1. Valerie had a hard time finding a house in her price range that would not need a lot of repairs; and
2. She needed room for her “baby,” a vintage fire truck.

Finally, it looked as if the search was over. Valerie made an offer, went through the inspection and appraisal process before realizing the house would not work for her needs. It took her almost a year to save up the money she lost, but she persevered and today Valerie and her fire truck are happily parked together on a nice, big property.

The [Arc of Spokane's Home Ownership Opportunities Program](#) developed as a result of a Spokane housing study, which confirmed that it was simply harder for people with disabilities to find reasonable, safe homes. The Arc of Spokane's Home Ownership program provides:

- credit counseling and debt management,
- budgeting, and
- pre-purchase one-on-one counseling.

It also hosts monthly first-time home buyer classes, which include home inspectors, lenders, and realtors.

It's this emphasis on education that is credited for the fact that in the ten years the program has existed, the Arc of Spokane has had only two defaults and NO foreclosures! To date, the Home Ownership Opportunities Program has helped 62 families buy homes using down payment funds provided by the agency.

Since the agency's clientele consists largely of people with disabilities, it sometimes must be creative to ensure results. An example includes the time it accompanied a client to her closing at a title company with a white board and dry erase markers in hand. It was easy for her to process written words, but hard to process spoken ones. It is not unusual for the agency to do field work like this by accompanying clients to home viewings and inspections, or to do intakes at the client's residence if travel is tough for them.

In some of its more complex cases; the agency has partnered with guardians and relatives to secure permanent housing for their loved ones. These cases involve unique financing plans, guardianship court involvement and perseverance.

## WE ARE ALL BETTER FOR IT!

**Chicago, IL** - Access Living of Metropolitan Chicago is the Independent Living Center that serves Chicago, Illinois. Each of the more than 400 Independent Living Centers across the U.S. is dedicated to giving people with disabilities the tools and resources to live independently. Founded in 1980, Access Living is one of the oldest and largest Centers for Independent Living, and maintains a wide array of programs focused on the goal of independence. With the support of the Department of Housing and Urban Development, Housing Counseling is one of those programs. For Housing Counseling, Access Living is an affiliate of the Housing Action Illinois Intermediary.

"This year, 65 people with disabilities have applied for public housing vouchers," explained Roger Razo, Access Living's Housing Counselor. "Each one of them was approved and 31 have since found housing." As the housing counselor, Roger works one-on-one with people with disabilities in search of housing. He runs monthly workshops that cover need to know housing information such as how to save for security deposits and move-in fees, and how to locate and utilize community and family resources.

"At Access Living, we excel at creating independence for people with disabilities," Roger said. "Housing counseling is just one way we connect people to independence." Though people with disabilities are finding and moving into homes through the housing counseling programs, Roger laments the barriers that prevent more people from doing so. "While we have been successful this year, there is still a deep need for more affordable housing that is both accessible and good quality," Roger said. With a lack of good accessible housing, even people who earn housing vouchers are forced to wait.

No matter the lack of housing, Roger keeps plugging away. But he can't do it alone. It's a team effort at Access Living. With the support of volunteers and interns, Roger focuses on the content of the monthly workshops and his one-on-one meetings.

One of those volunteers is Derris Cole. Derris is not just a volunteer. He is also an Access Living client.



*One-on-One Counseling Session*

Derris has lived in the same apartment for 25 years. After a bout with cancer, Derris lost his financial resources. He didn't need to find a new affordable and accessible apartment, but he did need housing security. That's when a neighbor told him about Access Living. In fall 2014, Derris called Access Living and set-up a meeting with Larry Hamilton, Access Living's Housing Counselor at the time. "Larry talked through the options and what was expected of me," Derris said. He quickly got involved with Access Living's housing programs, attending monthly counseling meetings, participating in Access Living's housing advocacy group, and continuing to meet one-on-one with Larry.

In April 2015, the Chicago Housing Authority issued Derris a housing voucher. After his landlord approved the voucher and his apartment passed an inspection, July 1, 2015 marked the first day of his new lease, giving Derris the housing security he needed. Talking about his new lease, Derris said, "It released a lot of anxiety. Considering my health issues, I was picking at the seams. I would have wound up in a nursing home." The Housing Counseling program ensured he stayed out of a nursing home. "The City [Chicago Housing Authority] worked, Access Living worked. I saw it working. It was the fact that I got the help I was looking for."

Now, Derris is living independently and volunteering at Access Living. "If you are going to help me, then I feel the need to give something back," Derris said. Access Living, and the new clients going through the housing process, are all better for the help Derris offers.

# MISSISSIPPI HOME OF YOUR OWN

**Hattiesburg, MS** - Since 1997, Mississippi Home of Your Own, a housing program of The University of Southern Mississippi Institute for Disability Studies (IDS), has worked to empower people with disabilities to reach their individual dreams of homeownership. The housing counseling program was created to assist low- to moderate-income individuals with disabilities and their families to locate safe, decent and affordable housing.

The program is statewide and through the years has assisted 614 homeowners in 65 of the state's 82 counties. It has channeled over \$6 million in HOME funds to homebuyers for down payment, principal reduction and closing cost assistance from state agencies. This represents a housing impact to over half of the State of Mississippi.

The activities performed to achieve that dream include:

- identifying the housing needs in the communities served,
- promoting housing through community outreach and education,
- developing on-going relationships with other housing agencies and
- working in partnerships with entities like HUD, USDA Rural Housing, and other for-profits as well as non-profits, in promoting products that help to make home ownership dreams become reality for IDS clients.

Socio-economic factors for Mississippi reveal a state with low incomes, high rates of poverty, high rates of unemployment, low educational attainment, and high rates of disability. Unique and innovative features of the program are the intensive one-on-one case management provided, person-centered (goal setting) planning performed as-needed with families and collaboration with the housing service providers to develop a team that assists with each client's housing objective.

Noteworthy is that the HOYO program has less than a two percent foreclosure rate thus signifying that the counseling approach is effective and is having a positive effect on homebuyers building wealth through homeownership.



*Chiquita S. at the door of her new home*

IDS is a HUD-approved Housing Counseling Agency providing comprehensive housing counseling to positively affect the lives of Mississippi citizens (focusing on people with disabilities) and their families across the life span and to work toward increasing their independence and integration into their communities.

IDS provides pre- and post-purchase one-on-one counseling, foreclosure/delinquency counseling, homebuyer group education services, rental counseling and fair housing education at the community level. These services include:

- Intake and screening
- Assess credit
- Credit repair plan
- Pre-purchase Homebuyer Education
- Post Purchase Education
- Renter Education
- Fair Housing Education
- Foreclosure Prevention Education

IDS is one of 67 [University Centers for Excellence in Developmental Disabilities Research, Education and Services \(UCEDD\)](#) across the nation funded by the Administration on Developmental Disabilities. IDS' mission is to enhance the independence, productivity, integration and inclusion of individuals with disabilities through interdisciplinary training, exemplary services, technical assistance, education and counseling, and information dissemination.

For more information, visit the websites of [Institute for Disability Studies](#) or [Mississippi Home of Your Own](#).

# FINANCIAL GUIDANCE CENTER



Las Vegas, NV - ObamaCare! Affordable Care Act! Regardless of the name, you may be asking yourself what this has to do with HUD or why, as a housing counseling agency, you should have interest in this seemingly very complicated process. The answer is really quite simple. Many American families live on the financial edge. One unanticipated expense can mean the difference between paying rent or a mortgage payment...or not.

The financial penalties for a family with no health coverage in 2015 are steep and these penalties will be taken directly from any tax refund. Can you imagine a family filing their 2015 tax returns, anticipating a small refund to help them take care of that car repair, small home improvement project, or to begin a savings account, only to discover they will be losing up to \$975 from their tax return because they are uninsured?

Financial Guidance Center (FGC), a HUD-approved housing counseling agency serving the state of Nevada, wanted to do what was possible to help Nevada families sort through their health care options, ensure they had and understood their health coverage, and avoid unexpected financial penalties. That is why FGC responded to a Request for Proposal (RFP) issued by the Nevada Silver State Exchange.

The RFP allowed for funding for Enrollment Exchange Facilitators (EEF), both for outreach and education throughout the year and additional EEFs to handle the need during the open enrollment period (November 1, 2015 through January 31, 2016). The role of an EEF is to provide, at no cost, prompt, accurate, and professional education and outreach information regarding the Affordable Care Act, as it relates to health insurance coverage options for Nevadans, and enrollment assistance for the uninsured or underinsured.

As part of the training, the EEFs become intimately familiar with all FGC programs and services and make direct referrals to enable clients to take advantage of all FGC resources available through its one-stop shop.

FGC takes seriously its role in helping to financially stabilize the families it serves. Michele Johnson, Chief Executive Officer summed up the impact of expanding client services, "Thinking creatively and in a comprehensive manner, we can discover many programs, services, and resources, with funding, to allow us to enhance our housing counseling activities."

## 2016 Marketplace Open Enrollment

Whether you get coverage through the Marketplace or not, you'll need to enroll in minimal essential coverage during the annual open enrollment period or qualify for special enrollment.

- November 1st, 2015:**  
2016 Open Enrollment begins
- December 31st, 2015:**  
Coverage ends for Marketplace plans purchased for 2015
- January 31st, 2016:**  
2016 Open Enrollment Ends

## SUE SHARES HER SECRETS OF HOMEOWNERSHIP



**Madison, WI** – Sue’s dream of homeownership came true but it took a lot of time and planning. She has given Movin’ Out permission to share her success story of purchasing her own two-bedroom condo. Her secret of success is unique to her particular set of circumstances. Each Movin’ Out story is one of a kind.

Since 1997, Movin’ Out, a HUD-approved housing counseling agency, has provided a range of housing solutions to adults with disabilities and to families that include children with disabilities. It has helped more than 1,300 people with disabilities purchase homes and obtain the resources to make them safe, sound and accessible, as needed.

When Sue took her first steps toward homeownership, she had a firm goal and faith that it would happen. But she didn’t have any down payment saved nor did she know just how she would overcome all the hurdles on the path to home ownership.

Sue contacted Movin’ Out and asked the housing counselor to believe in her dream. Movin’ Out helped her to transform her dream into a housing plan with the first step to save money for a down payment. Sue saved and pretty soon had so much money in the bank that she worried about keeping her eligibility for SSI and Medicaid.

Movin’ Out referred Sue to attorneys who helped Sue and her family set-up a trust. This is a method of savings that won’t put her eligibility for benefits at risk. Sue continued to save—it took a few years to save enough to start the next phase of making her dream come true.

Finally, Sue worked with her Movin’ Out housing counselor and her mortgage lender on all the details of qualifying for a

mortgage and finding a place she could afford. Because Sue has a low income, she needed more than her savings to buy a home.

Movin’ Out reserved down payment assistance funds from three sources. Still, it was hard to make the numbers work. So, Movin’ Out helped Sue work with the city to exchange her Section 8 rent voucher for a Section 8 voucher that would help her pay her monthly mortgage payments. Now everything was in place for her to find her dream condo.

Sue’s housing counselor drew up a list based on what Sue said was most important for her home. She found a condo on the east side of Madison that met Sue’s criteria. The layout was perfect. The neighborhood was friendly and safe. It was on a bus line and close to shopping. And Sue could afford to buy it. Her total monthly payment would be about one third of her monthly income. Sue’s Realtor and her Movin’ Out housing counselor helped her write-up an offer to purchase. The seller accepted the offer. At the closing, Sue signed her name on a hundred papers. She signed the last form and handed over her stack of down payment checks. Now she owned her own home. She left with the keys to her new condo.

Over the years, Sue has reconnected with her housing counselor to plan for a remodel of her kitchen and modifications that improve her mobility in her condo. She also teamed with her Movin’ Out housing counselor to apply to the city assessor to recognize her home as one that qualifies for placement in a specific assessment category that keeps her property tax affordable.

Sue is a happy homeowner and would encourage others with a dream of homeownership to follow her formula:

- Save for a down payment
- Get others to believe in your dream and help you achieve it
- Work with people who know about housing and figuring out the finances
- Never give up
- Once you buy your home, enjoy it and savor the joys of being a home owner.

For low-income home-seekers with disabilities living in Wisconsin, contact Movin’ Out at [www.movin-out.org](http://www.movin-out.org).

## INQUIRING MINDS WANT TO KNOW



Its fall and also a new fiscal year for federal agencies. This month's segment will focus on some activities housing counseling agencies should schedule on their calendar for each October.

**Q:** I drew down all of my HUD Housing Counseling Program funding before September 30. Are there any steps I need to take in eLOCCS before I receive another grant?

**A:** Now is a good time to set-up a calendar reminder to access eLine of Credit Control System (eLOCCS) at least once every 60 days. Passwords must be changed within 60 days from the last time a password was established. If your password expires, eLOCCS will suspend access.

To reset passwords, you must complete the [HUD-27054 LOCCS Access Authorization Form](#). The form does not need to be notarized but must be fully completed, signed, and currently dated. You can fax the form to HUD's Office of the Chief Financial Officer's User Support Branch at (202) 708-4350. The password will be reset and a temporary password will be mailed to you.

**Q:** Are there any other grant related activities I should set reminders for?

**A:** To ensure that your agency's System for Award Management (SAM) record is current in order to apply for future grants, you must renew and revalidate your entity's registration at least every 12 months from the date you last certified to and submitted the registration in SAM - and sooner, if your entity's information changes.

The primary point of contact's email address will receive a message alerting them to the renewal requirements at:

- 60 days
- 30 days and
- 15 days prior to expiration.

You must have an active SAM registration in order to be eligible to receive contract awards or payments, submit assistance award applications via [Grants.gov](#), or receive certain payments from some federal government agencies. For more information, go to [www.sam.gov](#).

**Q:** What other reminders should I put on my calendar for October?

**A:** If you have not reviewed your housing counseling work plan during the last 12 months, this is a good time to re-evaluate your clients' needs and the services you provide.

- What trends in counseling and education occurred in your service area?
- Do you need to expand or change services?
- Are you planning to add fees for counseling or education services?

If you revise your agency's housing counseling program work plan, submit the new plan for approval before you implement it. Locally approved and multi-state organizations submit updated work plans to their HUD Point of Contact for approval. Agencies that are member of an intermediary or state housing finance agency must submit their updated work plans to their parent entity for approval.

Another calendar item is affirmatively furthering fair housing. According to Paragraph 3:7 in [HUD Handbook 7610.1- REV 5](#), participating agencies must take reasonable steps to affirmatively further fair housing and to ensure that persons are not denied housing counseling services or treated differently on the basis of race, color, sex, religion, national origin, disability, or familial status:

- Has your agency updated its affirmatively furthering fair housing marketing strategies and materials?

## SUCCESS STORY

### In Their Own Words - Micah and Celina Haile

New York, NY - Some people say that angels are sent from heaven and down to earth to help people in need. One could even say, they are sent to save people. However, it is my belief that angels can be regular people that are sent on assignments to change the lives of people around them.

December 21, 2016 will make five blissful years that we have been in our dream home. Five years ago, my life was stressful, hopeless and it seemed as if there was no way out of the situation.

Our son, who is on the spectrum of autism, needed a lot of care to accommodate his physical, emotional and academic needs. He was in need of in-house services since he was not yet emotionally ready to integrate into the community. Working from the comfort of his own home works best for him. The problem was our two- bedroom apartment was not suitable for visitors. Our apartment at the time was in need of many repairs. Everything seemed to be broken, damaged or very old.

Consequently, I became depressed. It is very difficult to have children at home under such living conditions. Conditions that are not acceptable for people to live in. Daily routines became difficult. Holidays were always at someone else's house. Moreover, we had to turn down services for our son due to embarrassment.

Our living conditions and home situation was stressful on everyone in the household. My daughter could not have her friends over because she did not have her own room or space. Most of our furniture was broken because of the behavioral issues that our son was having at the time. We did not want to buy more furniture in our apartment because of all of the repairs needed.

I decided to pray for a new home. I wanted a house for my children and did not know how I was going to get it. I desperately thought surely, I could find some helpful information on the Internet.

I came across the HOYO Program and decided to call the contact person, Dr. Lucinda Grant-Griffin, who explained that the HOYO program was statewide but the down payment assistance program was only for people who live Upstate at the time. Consequently, she gave me the number to Mr. Timothy Elliott and we have been in contact ever since!

Dr. Grant, Timothy Elliott and Ms. Jayne Dubois were like "The Dream Team," who did not quit until our dream came true! They were the sunshine in our storm! Our lives were forever changed five years ago!

My son was able to have all of his services at home. In addition, he has his own room, as well as my daughter. My daughter now has many sleepovers and holiday celebrations are always at my house. This program was heaven sent. I will forever be grateful. We can never say thank you enough.

### *The Haile Family*



## SUCCESS STORY

Lucretia and Dean King



**Middleburgh, NY** - After Hurricane Irene, Lucretia King and her son, Dean, were left displaced and were forced to rent a mobile home. Lucretia's daughter contacted OPWDD's Office of Home and Community Living in an effort to obtain a home for her elderly mother and her brother who has a developmental disability. The family came to OPWDD's Office of Home and Community Living and met with the director and staff to ask questions about the program and start the process of becoming a homeowner.

The King's submitted their Home of Your Own (HOYO) Program application, the Assets for Independence (AFI) Matched Savings application and all supporting documentation with the help of HUD-approved housing counselors. Lucretia and Dean then completed the First-Time Homebuyer Education Course successfully. The Kings were well on their way to finding a home of their choice.

After several months of searching, the Kings were able to locate the ideal home in their beloved home community. The home had all the elements that the Kings were looking for. More importantly, it kept them in the community where they felt a sense of belonging.

Approximately 13 months later, the Kings have successfully completed the program and are very excited about living in their new home in Middleburgh, NY.

In Their Own Words - The Torres Family



**New York, NY** - As my two disabled sons, Dary, now 29 and Isaac, now 23 started growing up and living in a tiny three-bedroom apartment in the Vladeck Houses (New York City Housing Authority) on the Lower East Side, it was only in my mind to buy a house. Not to forget I also have a daughter, Ivette, now 28. My husband and I started saving some money for that purpose, but it wasn't until the end of 2008 when Dary at the age of 22 almost passed from a terrible case of pneumonia, that a Social Worker from NAC (New Alternative for Children) came to my apartment and saw the condition we were living and suggested we contact HOYO (Home Of Your Own).

I started my HOYO research at the beginning of 2009 and after I submitted my application and got approved, my husband (Dario) and I started the search for our dream house. It took us less than six months to find our house.

The process to purchase the house was very smooth. We were able to get a very comfortable loan plan for 40 years at a fixed rate of 4 percent and we had no closing costs. The purchase of the house was in July 2009. Even though it took around five months for the renovations, it was worth the wait.

We finally moved in on January 30, 2010. This is a very spacious house of three floors and a basement, big front open porch, and a big backyard and it is all for my children to be comfortable. We are all very happy and very grateful for the State of New York for having such programs for us, a *Very Special Family*.

## SUCCESS STORIES

### David Burrowes: From Homelessness to Homeownership



Kingston, NY - Alvin David Burrowes prefers to be called "David Burrowes" and he was quick to point this out on one of his first discussions with the New York State Office for People with Developmental Disabilities (OPWDD) housing counselor. David's insistence and determination have helped him to overcome several large obstacles, the least of which has been his housing situation.

David moved into a non-certified apartment in Kingston with the assistance of Community Supports and Services after living in Family Care and then a Voluntary Operated Individualized Residential Alternative (IRA) for many years.

When David first left the IRA to move into a shared apartment, his finances took a turn for the worse. His roommate's problems caused David to get behind in his bills and he soon found himself homeless. For a while, he slept upstairs at the building where he worked, then on the street, in his car and occasionally at his mother's home.

ARC of Ulster-Greene helped him with counseling and Community Supports and Services, and David moved into another apartment.

When asked what made him decide to buy a house, David said a lady working at the Agency (ARC) had a house and two children. "I can do that, too," he said.

David persisted in bettering his housing situation and has come a long way in his quest to own his own home.

David is proud to announce that he has been employed by Hannaford Markets as a service clerk for 21 years. David's steady, long-term employment; his discipline to set aside money in OPWDD's AFI/IDA 1:8 Matched Savings Program; and finally, the award of a grant from the Rural Ulster Preservation Company (RUPCO) made him an excellent candidate for the HOYO Program.

When asked how he feels about purchasing his own home, David says, "I had faith. It was a long struggle and I made it." His advice to other prospective homebuyers, "Don't give up on your dream. Keep on believing."



*The Bridge* has established a *Testimonial Bank* that will provide success stories for reference in governmental speeches and publications. We would like to highlight your success stories as part of our effort to demonstrate the value of housing counseling and the positive impact housing counseling has on helping families make informed housing choices. Please share your success stories by submitting them to: [thebridge@hud.gov](mailto:thebridge@hud.gov).

# TOOLS AND RESOURCES



## [Disability.gov](https://www.disability.gov)

Connects people with disabilities, their families and caregivers to helpful resources on topics such as how to apply for disability benefits, find a job, get health care or pay for accessible housing.



## [HUD.gov Information for Disabled Persons](https://www.hud.gov/info/disabled)

Answers frequently asked questions on the housing rights of people with disabilities and the responsibilities of housing providers and building and design professionals under federal law.



## [Americans with Disabilities Act](https://www.ada.gov/)

Ensures equal housing opportunities for all people with disabilities.



## [Fair Housing Accessibility FIRST](https://www.fairhousing.org/)

An initiative designed to promote compliance with the Fair Housing Act design and construction requirements. Offers technical guidance and support.



## [New York State Office for People with Developmental Disabilities](https://www.ny.gov/developmental-disabilities)

Responsible for coordinating services for more than 128,000 New Yorkers with developmental disabilities.



## [The Fair Housing Act](https://www.fairhousing.org/)

Protects people from discrimination when they are renting, buying, or securing financing for any housing.

### [Common Violations of the Fair Housing Act](https://www.fairhousing.org/common-violations)



## [Access Living of Metropolitan Chicago](https://www.accessliving.org/)

Committed to the independence and inclusion of people with disabilities.



## [HealthCare.gov](https://www.healthcare.gov/)

Enroll in a health insurance plan through the Health Insurance Marketplace during open enrollment.



## [National Council on Independent Living](https://www.nacil.org/)

Advances independent living and the rights of people with disabilities. Envisions a world in which people with disabilities are valued equally and participate fully.



## [University Centers for Excellence in Developmental Disabilities Research, Education and Services](https://www.drc.org/)

A network of interdisciplinary centers advancing policy and practice for and with individuals with developmental and other disabilities, their families, and communities.

# ON THE HORIZON



November 3, 2015	<a href="#">Webinar: Pre-Purchase Homeownership Counseling Demonstration and Impact Evaluation</a>
November 3, 2015	<a href="#">The Public Service Option for Government Student Loans, Loan Consolidation, and Private Loans</a>
November 3-5, 2015	<a href="#">Place Based Training for Housing Counselors</a>
November 4, 2015	<a href="#">Webinar III: HUD Loss Mitigation - Home Disposition Options</a>
November 9-13, 2015	<a href="#">Housing Counseling Place Based Training</a>
November 10, 2015	<a href="#">Webinar: Grant Financial Reporting</a>
November 12, 2015	<a href="#">Webinar IV: Neighborhood Watch System - Servicer Tools</a>
November 16-20, 2015	<a href="#">NCRC National Training Academy</a>
November 17-19, 2015	<a href="#">Section 502 Direct Loan Application Packaging Training</a>
November 18, 2015	<a href="#">Home Affordable Foreclosure Alternatives Program for Trusted Advisors</a>
November 18, 2015	<a href="#">Webinar V.1: SFDMS - Reporting Basics</a>
November 19, 2015	<a href="#">Mortgage Assistance for Mississippi Homeowners</a>

Visit the [Office of Housing Counseling Training webpage](#) to keep up-to-date on the latest training, events, and webinars.  
If you missed a webinar, visit the [Webinar Archive webpage](#) to access previously recorded sessions.

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Features of interest, testimonials, general information and announcements are welcomed.

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