

Brain Injury Housing Toolkit



Brain Injury Association of Virginia
2021

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Executive Summary

Over the last several years, the Brain Injury Association of Virginia has seen a significant increase in the number of people who call us looking for housing solutions for a loved one. State funded safety net programs for persons with brain injury in Virginia report the same –

66% of programs have seen an increase in housing needs/issues

The role of housing as a social determinant of health is well-established, and selected housing interventions have been found to improve health outcomes and decrease health care costs. The health of people with brain injury depends on a strong and stable foundation.

Community based and state funded brain injury services providers are being increasingly challenged to better understand the myriad issues related to housing. With no waiver to provide residential supports and an aging caregiver population, brain injury programs have to better utilize systems that are in already in place, and determine if and how we can access them.

75% of programs indicated a need to become better informed on the topic

This tool kit is designed to:

- Provide basic information about housing for individuals impacted by brain injury
- Help brain injury individuals, caregivers and brain injury programs develop a common language to describe barriers to housing and unmet housing needs.

For this project we wanted to provide a resource to state funded brain injury programs that could clarify the language of the housing community and systemize the way brain injury programs talk about the housing issues faced by those we serve.

Grant Acknowledgement

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This Housing Toolkit was designed to:

Increase understanding of and collaboration with the housing community to build state funded brain injury program capacity and better serve our community:

- Gain an understanding of housing agencies/providers and how the housing community defines the issues they are addressing.
- With that knowledge, develop and provide resources to state funded program staff to build their capacity, including client tip sheets, a housing Quick Guide, and webinar.
- Identify housing resources for BIAV's online resource directory; distribute information to state funded program staff.

Work with state funded programs to:

- Identify and define important data collection points from the housing and disability communities the brain injury can use to facilitate cross-community collaboration
- Brainstorm standardized data collection and reporting.

The Brain Injury Association of Virginia would like to thank:

The Department for Aging and Rehabilitative Services for allowing us to re-allocate some grant funds to work on this important project.

The state funded brain injury programs for their willingness to respond to surveys and develop some share housing language:

- Brain Injury Services
- Brain Injury Services of Southwest VA
- Brain Injury Connections of the Shenandoah Valley
- The Bridgeline
- Community Brain Injury Services
- Eggleston
- No Limits Eastern Shore
- Virginia Supportive Housing

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Intro to Housing

Federal Programs

The Housing Choice Voucher program is used to describe two kinds of vouchers which helps tenants pay rent based on their income. The tenant typically pays 30% of their monthly income for housing costs and the voucher pays participating landlords or public housing community the remainder of the rent.

[Section 8 Housing Choice Voucher \(HCV\)](#) are vouchers attached to the tenant, often referred to as "tenant-based" assistance, and can follow the tenant from place to place as long as the tenant continues to meet income requirements and other qualifications. Because of the high demand of affordable housing, and comparatively low supply, waiting lists are common and can be very long.

[Section 8 Project-Based Vouchers \(PBV\)](#) are vouchers that are attached to a housing unit, not the tenant. A family or individual can only benefit from this kind of assistance as long as they live in the unit.

[Low Income Housing Credits \(LIHTC\)](#) provide developers with tax credits to encourage them to build affordable housing. These tax credits are allocated by each state's affordable housing needs and create rent restrictions for the effected units.

State Programs

Virginia Housing was created in 1972 by the General Assembly to help Virginians attain quality, affordable housing. They working through public-private partnerships with local governments, community service organizations, lenders, Realtors, developers and many others.

Virginia Housing has 33 public housing authorities (PHA's) and each agency has a separate waiting list for their programs, which include the federal Housing Choice Voucher and Housing Credit programs in Virginia. The local PHA can determine eligibility for a) Federal and local housing programs, b) Housing Choice Vouchers, or c) rental assistance. For areas without a local PHA, Virginia Housing serves as the PHA and administers vouchers.

All waiting list openings are announced through advertisements in local newspapers. The announcement will provide the website address to use to apply for placement and date and time the waiting list will be accepting applications.

Fair Housing Protections

Protected Classes

A person cannot be treated differently based on the following protected classes: race, color, age, national origin, religion, sex, sexual orientation, gender identity, familial status, disability, source of income, or military status.

Disability Specific Protections

Disability discrimination is prohibited by the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act, and other federal, state, and local laws.

Under the Fair Housing Act, persons with disabilities can request reasonable accommodations and reasonable modifications to their homes to make them more accessible and enjoyable.

Section 504 of the Rehabilitation Act of 1973 the Rehabilitation Act provides that no qualified individual with disabilities should, solely by reason of his or her disability, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance.

Accommodations

A reasonable accommodation is a change, exception, or adjustment to the rules, policies, or procedures, such as waiving a pet fee for a service animal.

A reasonable modification is a structural or physical change to the inside or outside of a unit or common area, such as installing a ramp or grab bars.



General Housing Terms



Continuum of Care (CoC) programs: A regional or local planning body that coordinates housing and services funding for households experiencing a housing crisis. Each CoC has a designated Lead Agency and a Homeless Management Information System (HMIS) Agency. Usually consists of regional housing authorities as well as organizations that work with persons who are experiencing housing challenges (e.g. United Way, schools and colleges, hospitals, domestic violence organizations, veterans' services, Community Service Boards (CSB's)). A statewide list of public housing authorities can be found in Appendix 2.

Housing First: An approach that centers on providing people with housing quickly and then providing services as needed. What differentiates a Housing First approach from other strategies is that there is an immediate and primary focus on helping individuals and families quickly access and sustain permanent housing.

Permanent Supportive Housing: Permanent (i.e., not time-limited or transitional) housing with supportive services. Combines lease-based, affordable housing with tenancy supports, and other voluntary services to help individuals with disabilities achieve stable housing and recovery in the community.

Public Housing: State-owned, affordable rental houses or apartments, intended for families with low incomes, seniors, and people with disabilities. The local public housing authority (PHA) owns the building and is the landlord, and they determine eligibility for public housing. Eligibility is based on annual gross income; whether a person qualifies as a senior, a person with a disability, or a family; immigration status; and local factors, such as an area's median level of income. For most housing programs, the general qualification requires a household make less than 50% of the Area Median Income (AMI) of that area to qualify. A statewide list of public housing authorities can be found in Appendix 1.

Subsidized Housing: Owned and operated by individual landlords or for-profit or nonprofit corporations who receive subsidies in exchange for renting to person with low and moderate income. It can be obtained through vouchers, where the subsidy is used by a tenant to find rental housing in the private market and is paid to a private landlord; this subsidy stays with the tenant. Or it can be multifamily subsidized housing, where the subsidy is given to the owner who provides affordable housing; this subsidy stays with the property.

Housing Definitions

Supervised Living

Adult Foster Home: Supervision and non-medical supportive services, provided in a provider's private residence, to an adult who has a physical or mental condition; services include assistance with ADL's. The provider must be approved by DSS, and payment includes room and board.

Assisted Living: Non-medical congregate residential setting that provides or coordinates personal and health care services, 24-hour supervision, and help for persons who need various levels of medical and personal care. Assisted Living facilities (ALF's) are bigger and costlier than group homes. "ADL (activities of daily living) training," if provided, will be ordered and provided by a licensed practitioner and billed like regular insurance. ALF's are licensed by the Dept. of Social Services.

Certified Nursing Facility: Any skilled nursing facility, skilled care facility, intermediate care facility, nursing or nursing care facility, or nursing home, whether freestanding or a portion of a freestanding medical care facility that is certified as a Medicare or Medicaid provider, or both.

Group Home: Congregate, community-based residential service providing 24-hour supervision in a community-based home. Operated by a variety of public and private providers, they generally provide 24 hours support to 8 or fewer individuals in one residence. Designed to support individuals with ADL's, access to medical care, leisure, personal care and community participation, group homes are licensed by the Virginia Department of Behavioral Health and Developmental Services. Individuals are assessed a fee for room and board (generally 80% of the individual's income) and receive funding for staff supports through the Medicaid Home and Community Based Waiver programs.

Sponsored Residential Home: Person-centered care provided to individuals with disabilities in the homes of their trained caregivers. These individuals require a

specialized level of care including physical assistance, medication management, healthcare coordination, and behavior intervention. Providers arrange for, supervise, and provide programmatic, financial, and service support to residents in their own family home, and are paid for their efforts at a higher rate than what is typically earned by foster care homes. This is a specific service under the Community Living Waiver; the provider's payment does not include room and board.

Supported Living

A range of community support services provided to individuals living in their own apartments or other community-based residential settings; may include activities such as case management, skill training in or completing tasks for activities such as food preparation, housekeeping, medication management, counseling, and budgeting for the client. Services fall along a continuum of support and include:

- **Intensive:** Requires check-in and direct assistance intervention from staff multiple times weekly to complete basic and instrumental ADL's safely, appropriately and on time.
- **Intermittent:** Requires check-in and/or direct assistance intervention from staff weekly to complete instrumental activities of daily living safely, appropriately and on time.
- **Monitored:** Monthly check in and on-call case management services.

Homeless

When a person lacks a fixed, adequate residence, or has a primary residence that is a public or private place not meant for human habitation. Includes migratory children, persons fleeing domestic violence, living in a car, on the street or in temporary living arrangements (e.g. congregate shelters, transitional housing, hotels and motels paid for by charitable organizations or by federal, state and local government programs).

Independent, with family/roommate(s)

Able to function independently in a private living arrangement, with a typical level of assistance from family or roommate.

The Department of Behavioral Health and Developmental Services (DBHDS) defines independent living differently than other agencies. Per the Commonwealth of Virginia Plan to Increase Independent Living Options (2019), the DBHDS definition of independent living means the individual does not reside with a parent, grandparent, or legal guardian and also meets other characteristics: housing is leased or owned by the individual; housing is accessible and without barriers; housing is no more than 30-40% of the individual's adjusted gross income; and housing is not contingent upon participation in services.

Housing Support Services

Housing Related

Pre-Tenancy Services Assistance: Budgeting for housing/living expenses, finding and applying for housing, including filling out and submitting, assisting with identifying and securing resources to obtain housing.

Tenancy Sustaining Services Assistance: Maintaining entitlements and benefits including rental assistance, helping the individual communicate with the landlord and/or property manager, consumer education and training on the roles, rights, and responsibilities of the tenant and landlord, education and resources to assist the individual with complying with his/her lease.

Community Transition Services: Supports to assist individuals transitioning out of institutional settings to cover expenses that help the individual obtain an independent, community-based living setting.

Support Related

Independent Living Skills Training: Offers skill building and support to secure a self-sustaining, independent living situation in the community. Refers to the skill building and development of compensatory supports to assist clients in achieving and/or maintaining instrumental ADL's (e.g. meal preparation, household management, financial management) in the least restrictive community setting.

In-Home Supports: Takes place in the individual's and/or family's home or community settings. Services are provided and documented by direct support professionals, who are trained to ensure the health, safety and welfare of the person being served. Requires a goal-driven written plan of care, and utilizes natural supports already in place that are being provided by families or other unpaid caregivers.

Barrier Definitions

Access to Information: Access to, quality and coordination of information is limited, especially for people with disabilities who may be trying to access information during times of housing or health crises or emergencies, or from within settings where information access is difficult, unavailable, or withheld.

Behavioral: Limitations include difficulty with self-management of emotional state (e.g., depression, anxiety, PTSD), anger management, social and financial vulnerability (e.g. risk of being exploited), and wandering.

Cognitive: Limitations include expressive and receptive language ability, auditory reception, reasoning and idea production, memory and learning, visual perception, cognitive speed, initiation, follow-through, and organization.

Financial: Unable to afford insurance, medical care or medications; little or no access to financial services including banking and obtaining credit.

Guardian: Legal guardians who cannot care for a loved one themselves and who do not/will not advocate for less restrictive options to nursing facility care.

Inaccessible: A space that cannot be approached, entered, and/or used by individuals with physical disabilities.

Justice-Involved: Person has a criminal record making them ineligible for certain housing and/or housing support services.

Other: Services, housing, or resources are unavailable due to things like family size, unwillingness to move, reluctance to leave family and/or pet, etc.

Physical: Functional limitations caused by impairments of sensory, motor, and/or body functions.

Provider: Unavailable or unreliable home care and/or supports.

Transportation: Unavailable, inaccessible or limited public or disability transportation services.

Unaffordable: Monthly rent/mortgage payments would require 30% or more of income.

Wait lists: An ordered list of households who have applied for housing assistance through a housing authority or private landlord.

Waiver Eligibility: Ineligible for waiver services based on qualifications such as age at time of injury, veteran status.

Zoning/Community Integration: Ordinances affecting where and if affordable, integrated, and accessible housing is built.

Home and Community Waivers

Medicaid Home and Community-Based Services (HCBS) waivers were developed to allow some people with disabilities and chronic health conditions the option to access the supports they need in their homes and communities, rather than in a hospital, nursing home or institution. These services address the needs of people who require assistance with everyday activities, like getting dressed, bathing or supports for employment. Virginia provides:

Developmental Disability Waivers (DDW):

- **Building Independence Waiver:** for adults 18+ who live independently and supports are episodic in nature
- **Family and Individual Supports Waiver:** for children and adults living with family, friends, or in their own homes with some medical or behavioral needs
- **Community Living Waiver:** for individuals, mostly adults, who need complex medical and/or behavioral support through licensed services.

To be eligible, the person must meet Virginia's definition of Developmental Disability; you can see it [here](#). The Virginia Individuals Developmental Disability Eligibility Survey (VIDES) is the tool used to assess functional needs; it looks at communication, motor and behavioral skills among others.

The DD Waiver Assignment Process is coordinated by the local Behavioral Health Authority (BHA) or Community Services Board (CSB). Those who meet the eligibility criteria are placed on a needs based waiting list due to the limited number of waivers funded; the wait for services can be very long.

HCBS services available under the DD Waiver include but are not limited to:

- Supported Employment
- Transportation
- Environmental Modification
- Personal Emergency Response System (PERS)
- Transition Services

Virginia Medicaid administers DD Waivers jointly with the Virginia Department of Behavioral Health and Developmental Services. To learn more or apply for DD Waiver services, contact your local BHA/CSB. Their contact information can be found at <https://www.dbhds.virginia.gov/community-services-boards-csbs>

To Learn More:

<https://www.thearcofva.org/eligibility-requirements-and-applying-for-dd-waiver>

Commonwealth Coordinated Care (CCC Plus) Waiver:

Serves:

- Individuals 65 years of age or older
- Those under 65 years of age who are disabled and need hospital or nursing home level care

To qualify, the person must meet Medicaid eligibility for a nursing home level of care, meaning they have a significant level of functional impairment. If a person is unable to care for themselves and a lack of assistance would result in a dangerous situation, they would likely meet the requirement for Nursing Home Level of Care. The reasons for which a person may be unable to care for themselves can be:

- **Medical:** such as they require assistance with catheters, IV drips, ventilators or other medical devices
- **Cognitive:** such as memory issues resulting from Alzheimer's / dementia or an inability to process information
- **Behavioral:** such as an inability to control their actions or moods
- **Functional:** such as an inability to manage activities of daily living (ADLs) like dressing, toileting and eating

HCBS services available under the CCC+ Waiver include but are not limited to:

- Respite Services
- Personal Emergency Response System (PERS)
- Service Facilitation
- Transition Services
- Adult Day Health Care
- Assistive Technology
- Environmental Modifications
- Personal Care Services
- Private Duty Nursing

Individuals from the local Health Department and the local Dept of Social Services are the people who conducts the screening to determine what services may be available to an individual if they meet the requirements to receive the CCC Plus waiver.

To Learn More:

<https://www.dmas.virginia.gov/media/1185/ccc-plus-waiver-fact-sheet-2020-2.pdf>

Housing Resources



Housing Locator: Affordable Housing Online has served low income renters in the U.S. for more than 15 years with the most complete and up-to-date info on low income housing, affordable housing, affordable apartments, subsidized housing, Public Housing and Section 8 Housing Choice Voucher (HCV) waiting list information. They provide current data on more than 77,500 apartment communities containing more than 6,229,000 apartment homes. We also provide detailed information about local Public Housing Authorities (PHA) with housing authority contact, program, and current waiting list information - including instructions on how to apply for waiting lists and complete housing applications.

Website: <https://affordablehousingonline.com/>



Virginia Housing Search: Maintained by Virginia Housing, this housing search website can be helpful in finding available housing and also has tools including an affordability calculator, a free renter education course, information on modification grants, and information specifically for veterans.

Website: <https://www.virginiahousingsearch.com/>



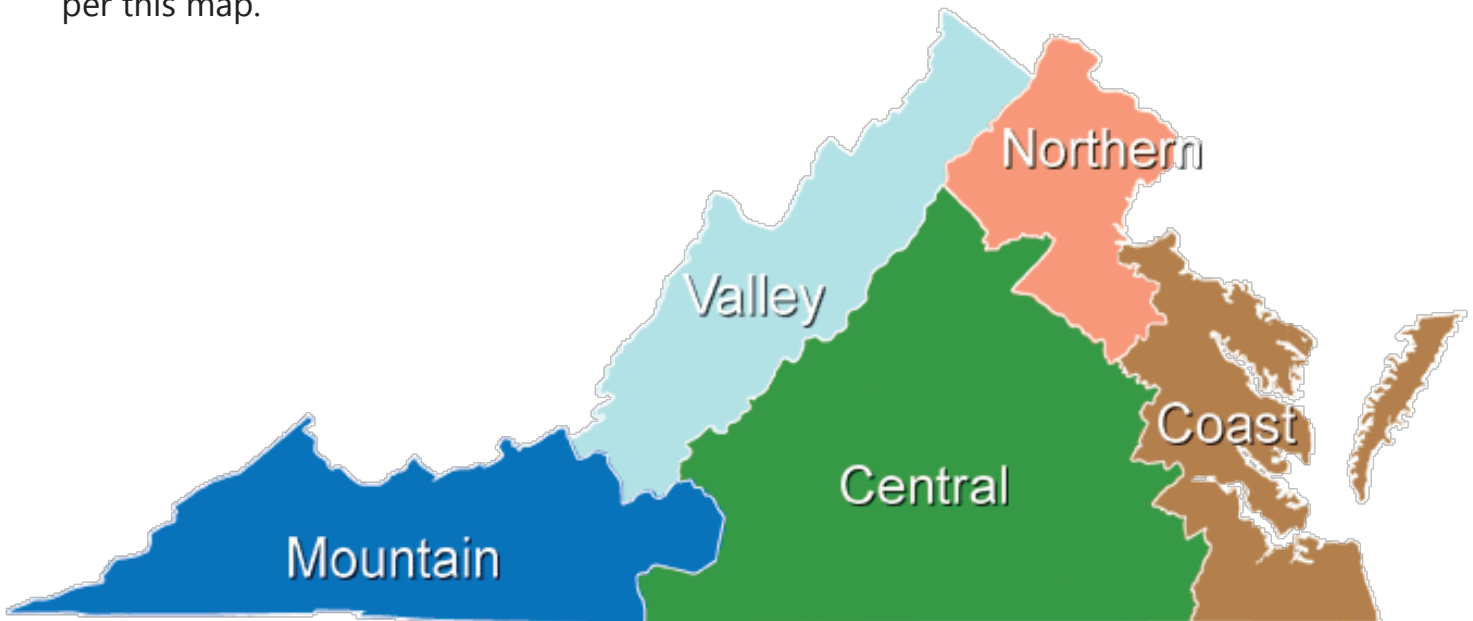
Virginia Supportive Housing: As Virginia's largest supportive housing organization, they develop and manage more than 650 housing units in 17 communities, and serve clients in permanent housing with private landlords. The individuals and families they serve represent the lowest income levels in the Commonwealth—generally 30 percent or less than an area's median income. Their financial situations often are compounded by challenges such as substance abuse, mental illness and physical disabilities.

Website: <https://www.virginiasupportivehousing.org/>

Appendix 1

Public Housing Authorities

This is the map Virginia Housing uses to designate the different areas of the state. Links for local public housing authorities and continuums of care can be found below it, divided up as per this map.



COAST

[Accomack-Northampton Regional Housing Authority](#)
[Chesapeake Redevelopment and Housing Authority](#)
[Hampton Redevelopment and Housing Authority](#)
[James City County Office of Housing](#)
[Newport News Redevelopment and Housing Authority](#)
[Norfolk Redevelopment and Housing Authority](#)
[Portsmouth Redevelopment and Housing Authority](#)
[Suffolk Redevelopment and Housing Authority](#)
[Virginia Beach Department of Housing and Neighborhood Preservation](#)
[Williamsburg Redevelopment and Housing Authority](#)

CENTRAL

[Albemarle County Office of Housing](#)
[Charlottesville Redevelopment and Housing Authority](#)
[Danville Redevelopment and Housing Authority](#)
[Franklin Redevelopment and Housing Authority](#)
[Hopewell Redevelopment and Housing Authority](#)
[Lynchburg Redevelopment and Housing Authority](#)
[Petersburg Redevelopment and Housing Authority](#)
[Richmond Redevelopment and Housing Authority](#)

NORTHERN

[Fairfax Redevelopment and Housing Authority](#)

VALLEY

[Harrisonburg Redevelopment and Housing Authority](#)

[Staunton Redevelopment Housing Authority](#)

[Waynesboro Redevelopment and Housing Authority](#)

MOUNTAIN

[Abingdon Redevelopment and Housing Authority](#)

[Big Stone Gap Redevelopment and Housing Authority](#)

[Bristol Redevelopment and Housing Authority](#)

[Cumberland Plateau Regional Housing Authority](#)

[Marion Redevelopment Housing Authority](#)

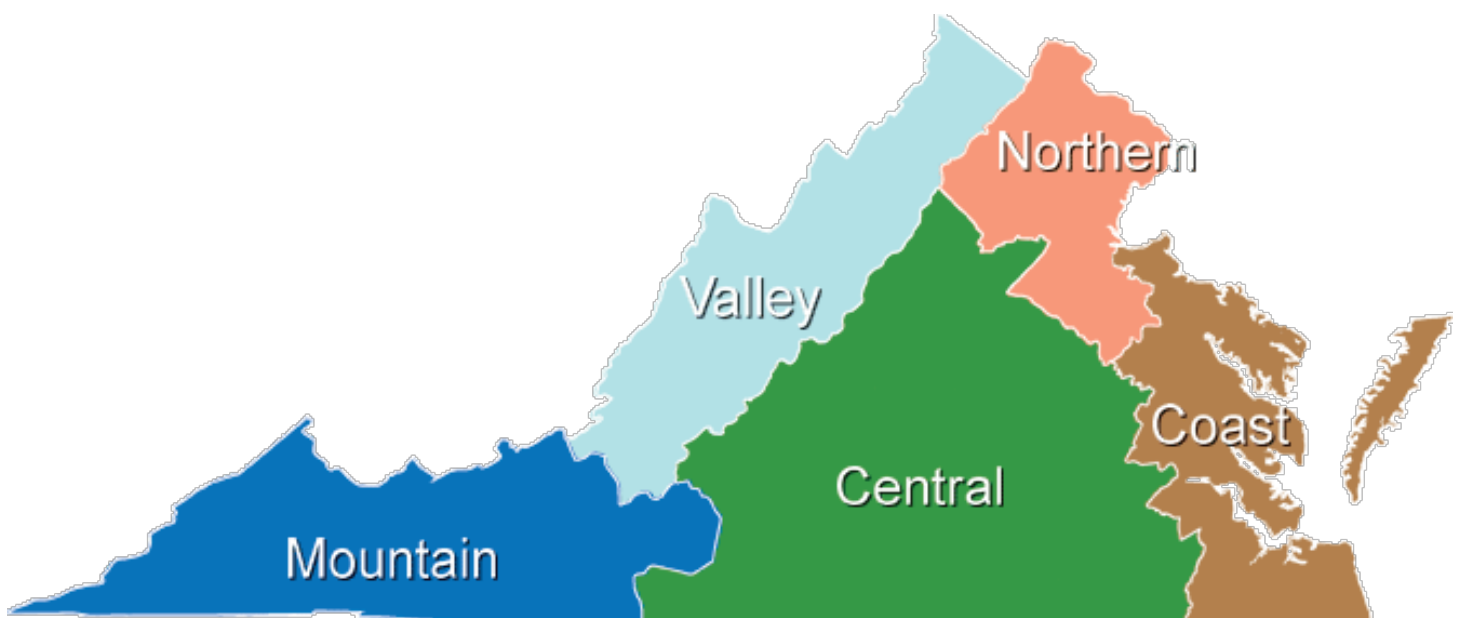
[Norton Redevelopment and Housing Authority](#)

[People Inc. of Southwest Virginia](#)

[Roanoke Redevelopment and Housing Authority](#)

[Wise County Redevelopment and Housing Authority](#)

[Wytheville Redevelopment and Housing Authority](#)



Appendix 2

COAST Regional Continuum of Care Agencies

[Eastern Shore of Virginia Housing Alliance CoC](#)

[BEACH Community Partnership: City of Virginia Beach](#)

[Greater Virginia Peninsula Homelessness Consortium](#)

Cities of Hampton, Newport News, Poquoson, & Williamsburg; counties of James City & York

[Portsmouth Homeless Action Consortium](#)

[Hampton Roads Ends Homelessness](#)

[Southeastern Virginia Homeless Coalition](#)

Cities of Norfolk, Chesapeake, Suffolk, & Franklin

[Community Partners of the Eastern Shore of Virginia](#)

CENTRAL

[Greater Richmond CoC](#)

City of Richmond, and the counties of Charles City, Chesterfield, Goochland, Hanover (including Ashland), Henrico, New Kent, and Powhatan

[Central Virginia CoC](#)

City of Lynchburg, and the counties of Amherst, Appomattox, Bedford (including Bedford City), and Campbell

[Thomas Jefferson Area Coalition for the Homeless](#)

City of Charlottesville and Albemarle, Louisa, Fluvanna, Greene and Nelson Counties.

[Crater Area Coalition of Homelessness](#)

City of Colonial Heights; counties of Dinwiddie, Greensville, Sussex, Surry, and Prince George

West Piedmont Better Housing Coalition

Cities of Danville and Martinsville; counties of Franklin, Henry, Patrick, and Pittsylvania

Foothills Housing Network

Culpeper, Fauquier, Madison, Orange, and Rappahannock Counties

NORTHERN

Fairfax County CoC

Loudoun County CoC

Fredericksburg Regional CoC

City of Fredericksburg and the counties of Caroline, King George, Spotsylvania, and Stafford

Prince William Area CoC

Arlington County CoC

Partnership to Prevent and End Homelessness

Alexandria

VALLEY

Western Virginia CoC

Cities of Harrisonburg and Winchester Virginia, and the surrounding counties of Page, Clarke, Shenandoah, Frederick, Warren, and Rockingham

MOUNTAIN

Blue Ridge CoC

Cities and counties of Alleghany, Botetourt, Covington, Salem, Roanoke, and Craig

Roanoke CoC

City of Roanoke

Lenowisco CoC

Norton City and the counties of Buchanan, Dickenson, Lee, Russell, Scott, and Wise

Appendix 3

Client Resources

Housing Quick Guide

From budgeting and paying bills to making sure housing is safe and accessible, there is a lot to consider when finding and securing housing. Locating affordable, stable housing is difficult, and wait lists are long across the state; if someone requires supervision or daily assistance with self-care or household tasks, those places can be even harder to come by. There are resources available, and this Quick Guide tells you how to get started and where to find help.

Personal Self-Assessment Tool for Independent Living

This housing readiness inventory is for someone who wants to move into independent living to complete on their own; it can be done with assistance from a caregiver if necessary. It asks questions about all the things that independent living will require, and can be helpful in clarifying/challenging how ready someone might be to live on their own.

Assessment of Client Housing Support Needs

Persons wishing to live more independently can benefit from a comprehensive assessment to identify their needs, preferences, and strengths. This tool, which can be used by anyone working with someone who needs community based supports to maintain safe and stable housing, is designed to inform decisions that impact care planning and help determine the most appropriate and effective way to support clients.