

NCSHA 2008 Annual Awards for Program Excellence

Category: Special Needs Housing
Subcategory: Housing for Persons with Special Needs
Name of Entry: Home Modification Program
HFA: Illinois Housing Development Authority

For those of us without a physical limitation, living in our homes is not a struggle. Simple daily tasks such as climbing stairs, taking a bath, and entering or exiting our home pose no issue for us. We take for granted the ease with which we move around inside of our home. For persons with special needs and the elderly with physical limitations, mobility is never taken for granted.

Through the Home Modification Program, the Illinois Housing Development Authority (IHDA) is recognizing the right of this population to have the same ease of mobility that we all enjoy. IHDA not only recognizes that need, but we created a program and allocated funding to address it.

Program Description

The Home Modification Program was developed through the collaboration of three State agencies to provide home modification repairs and improvements to housing owned or occupied by income-eligible elderly persons with physical limitations and persons with disabilities. The three primary goals of the program are:

- To prevent the premature or unnecessary institutionalization of senior citizens with physical limitations and persons with disabilities by funding modifications (i.e., ramps, rails, chairlifts) that make their existing housing more accessible;
- To make home modification assistance available to clients in areas of the state that are currently underserved or not served at all; and,
- Encourage partnerships of housing and service agencies to affect a more viable and accessible living environment for the elderly and persons with disabilities.

Program Development

Illinois Governor Rod R. Blagojevich signed an Executive Order to create a comprehensive plan to coordinate the effective creation of affordable housing across Illinois. A task force chaired by the Executive Director of IHDA and composed of housing experts, developers and heads of state agencies was tasked with developing the plan. This program, the **Home Modification Program**, was an outcome of that task force.

The concept became reality when IHDA joined forces with the Illinois Department on Aging and the Illinois Department of Human Services, and together these three agencies created the Home Modification Program. IHDA is the lead agency of this program and is responsible for administering it in its entirety.

Program Need

There are five primary reasons why the Home Modification Program is needed in Illinois:

- While the populations served by this program – senior citizens with physical limitations and persons with disabilities – can be served under IHDA’s standard owner-occupied rehab program, this program prioritizes resources for modification and brings these special needs populations to

the forefront of our grantees' minds. Beneficiaries must have a verifiable physical disability that requires modification of their home in order to be eligible. Beneficiaries also must be income-eligible, earning 50% or less of Area Median Income. Therefore, the creation of this program has given IHDA a tool by which we can *prioritize funding* to serve *targeted populations*.

- By modifying homes, IHDA reduces or prevents the premature institutionalization of persons and that *maximizes the use of state and federal resources*. Institutionalizing a person is far more costly than modifying their home.
- This program requires that beneficiaries be referred to the grantee from an agency that partners with the Department on Aging or the Department of Human Services. By requiring beneficiaries to come through one of these service agencies, we hope to make them aware of other resources and services that are in their community and available for their use. The idea is to create a *continuum of care*. This continuum of care is only possible through the collaboration of the three state agencies listed above.
- By designing this program and laying out the parameters in the Notice of Funding Availability (NOFA), IHDA forces a broader *geographic distribution of resources* than is provided by existing programs. IHDA is able to make home modification assistance available to clients in areas of the state that are currently underserved or not served at all. Please note the map of areas served in the submission packet.
- Most importantly, this program funds the modification of existing housing so beneficiaries may age or remain in the places they call home. Many of the beneficiaries in this program live very isolated lives; lives confined to a limited area; a certain number of rooms; a very small space. The modifications made through this program can open up their world and give them *freedom and dignity*.

Program Process

The funding parameters of the program are as follows: Monies are allocated and made available through IHDA's Affordable Housing Trust Fund, which is a state resource. This program was kicked off in 2006 with \$1.1 million of Trust Fund resources. Due to its overwhelming success, the funding was increased to \$2.3 million in 2007. We are currently in the application process for 2008 and plan to allocate an additional \$2.0 million to the program.

The program is publicized through a Notice of Funding Availability (NOFA) and is open to public and non-profit organizations with experience operating programs for low-income elderly and persons with disabilities, as well as experience in administering housing rehabilitation programs. If the applicant does not have the experience directly, they can partner with an agency that does.

There is a defined application period, which is 45 days. During this time, IHDA conducts application workshops in various locations throughout the state.

Applications are reviewed by IHDA staff and ranked according to set criteria. The review period is also 45 days. The Department on Aging and the Department of Human Services conduct their own review of the applications and provide input.

The applicants that rank the highest are selected to participate in the program. IHDA's approval process takes 60 days. Upon receiving approval from IHDA's Board of Directors, each organization receives their allocation in the form of a grant. The applicants have 12 months to expend the monies.

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The requirements for a household to be considered for this program are:

- At least one member of the household must be an elderly person with physical limitations or a person with a disability;
- Household income must not exceed 50% of area median income
- Must be a documented need for home modifications

The assistance to each household is in the form of a deferred forgivable loan with a maximum award of \$25,000. All loans are subject to a five-year recorded recapture agreement and are forgiven monthly over a 5-year period.

Accessibility modifications must meet standards established by the Environmental Barriers Act and the Illinois Accessibility Code. Other related health and safety repairs must meet Section 8 HQS and applicable building codes.

Results

Since inception, the Illinois Housing Development Authority has dedicated \$3.4 million in resources to the Home Modification Program. 87 homes have been modified and 134 will be modified by the Spring of 2009. IHDA is currently reviewing applications for Round 3. We plan to allocate an additional \$2.0 million to the program which will modify 139 homes. Round 3 was oversubscribed. IHDA received \$4.0 million in requests.

Conclusion

As a state housing finance agency, we believe that every person deserves the right to live in a safe, affordable and decent home. By modifying a beneficiary's home at no cost to them, we are providing them with just that. But the Home Modification Program achieves much more. The beneficiaries of the program speak of "freedom regained" and "dignity restored", and the merit of that is immeasurable.

Key to Supporting Materials

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Letters from Beneficiaries
Photos of Beneficiaries
Photos of Modifications
Office of the Governor Press Release
Newsprint Media

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Program Narrative
Program Parameters
Map of Coverage Area
Video clips of Beneficiaries

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