**ROUGHLY EDITED TRANSCRIPT**

**APRIL**

**Home is Where the Heart‑land Is:**

**Rural Housing Solutions**

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>> MARY OLSON‑WILLARD: Hello, folks. We are just getting everything set up as folks get logged in here. We'll get started at the top of the hour in just a couple moments.

If you have any questions, you are welcome to type something in that chat box or if you press \*# I can open up your phone line for everybody to hear.

Hello, everybody. We are so glad to see that we have a group of folks with us today. It's 1:00 mountain time. That means we will go ahead and get started as folks are joining the room here.

Welcome, and thank you for joining us for today's conversation on "Home is Where the Heart‑land Is: Rural Housing Solutions." This IL Conversation was organized by E pro and it is a partnership with the IL‑Net, a national training and technical assistance project for CILs and SILCs operated by ILRU in partnership with NCIL, APRIL and Utah State. The IL‑Net is supported by a grant from the U.S. Administration On Community Living. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions, points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.

For today's conversation if you are using a phone line, you may press \*# to enter our queue to speak and ask questions or join the conversation. For those of you using the webinar system, you may also type your comments or questions in that chat box and then I will voice them for you.

If you're only participating using or computer and you don't have a phone line connected, you can click that little person with the right hand raised at the top of your screen and that will raise your hand and then I'll open your mic.

I do want to note that folks have let me know sometimes your computer permissions will pop up a little box on your screen that says something like "allow adobe to access your microphone." You do have to push okay in order for me to be able to open up that computer mic.

Captions for today's call are being provided in the webinar platform. If you are not using this webinar platform you can also click the link on the first slide of the PowerPoint, which is available for download on the APRIL website under that IL Conversation tab. Again, that is www.april‑rural.‑‑ if you are having trouble, I don't you can email me at Mary.olson@MSO.MTU.EDU to receive immediate assistance. I will drop that down in the chat box as well. Please as always remember to evaluate this conversation from the APRIL website under the IL Conversation tab.

Now without further ado, the main event. I want to give a warm welcome to today's host Karen Michalski‑Karney. Karen has been the Executive Director of the Blue Ridge Independent Living Center since it started in 1989. Wow, Karen. She serves as vice president of the Virginia Association of Centers for Independent Living and chair of the community integration advisory commission. She serves on the board of the greater Roanoke transit company and is also a peer reviewer for the standards for excellence institute. Karen holds a master’s in public administration from James Madison University and she lives in glade hill with her husband and numerous pets.

So without further ado, go ahead and take it away, Karen.

>> KAREN MICHALSKI‑KARNEY: Well, thank you, Mary. One of the things that my bio does not say is that I actually live on 25 acres out in the middle of 360 acres. So I am very familiar with trying to be independent and living in rural America.

As Mary said, I have been Executive Director of the Blue Ridge Independent Living Center for almost 30 years and we have done some things in our area to work on the issues of housing in rural areas, and I hope to share some of our experiences with you.

So I'm sure that one of the things that you all have heard about people living in rural America is, well, if living is so hard, living in rural America, why don't you just move? According to the Stanford social innovation review, which if you don't receive information from that group, you might want to subscribe to their newsletter, they said that time and time again rural residents have told them that they would rather stay and work to build the future for their communities than abandon them. They are more than willing to work cooperatively even when they strongly disagree with or dislike one another, because they recognize that they are ultimately neighbors who will fly or fail together. So we thought that was a strong statement on behalf of individuals in rural areas and wanted to start our webinar with that quote.

So let's talk a little bit about what exactly is rural and frontier housing.

We'll go ahead and try to dispel some of the myths. Thank you, Mary, I appreciate that. So a lot of times you'll hear that rural America is, oh, it's someplace out West, it's in Oklahoma, it's out in Montana, but there's no rural America anyplace else. They'll also say there are very few frontier areas left. People believe that the last of the frontier disappeared in the early 1900s. And then you'll also hear people say that rural and frontier communities don't have the same types of problems as urban areas do. So a little bit more about homes on the range. The American frontier is home to 4% of all Americans, yet covers 56% of the United States. That's just astounding to me. And approximately 62 million people, nearly one in five Americans, live in rural and frontier areas. Rural Americans reside in 80% of the United States but we only comprise 20% of the population.

Many people come from isolated, sparsely populated areas and they have deep roots and very strong connections to the land, their home and the community. And some of these ties span multiple generations, while others have recently moved to the country hoping to improve their quality of life.

Living in rural America, as somebody who does, can be a dream come true until something happens to undermine self‑sufficiency.

And I can give you an example of that. Several years ago a derecho came through west Virginia. I don't know how many of you are familiar, but it's sheer wind, and it knocked down a couple of our very large pine trees across our gravel driveway. Well, my husband is 72 years old, and this was in the summer, and he was unable to use a chainsaw to cut up the pine tree in order to allow us to have access to the rest of the world, and our electricity had gone out, and, of course, we had a well. So it was pretty scary there for a while until one of our neighbors came down and rescued us. So exactly what is rural? And basically rural is something that you know when you don't see it. You don't see traffic. You don't see a lot of rental units. You usually don't see any public transportation, service providers are far and few between. You may have some stores but they may be very sporadic. Hospitals are usually several miles away. And clinics are also hard to find. So if viewed as a continuum, population density would start with the dense urban Centers to the far left and echoed by the frontier which is often designed as fewer than seven persons per square mile on the far right. And somewhere to the right of Center is where rural starts but the variations in what that means can be really be extreme.

I didn't realize until doing some research that there are 15 different federal definitions of what defines rural, and many of those hinge on population density or proximity to a population Center. Again, as we just mentioned, frontier is typically considered less than seven people per square mile. In the area that we serve here at the Blue Ridge Independent Living Center we have an extremely large county that is primarily federal park, and we have very few individuals who live in that county. So they would be considered a frontier county.

There's no singly universally preferred definition of rural that serves for all policy purposes. And, of course, we know what problems that can create. Each definition has advantages and disadvantages, and combining definitions with key demographic, economic or healthcare characteristics allows policymakers to target policies and programs to meet specific needs.

So some of the realities about rural areas. More than 15% of individuals who live in rural areas live in poverty compared to about 12% for people in urban areas. Chronic health conditions are much more prevalent. Here in Southwest Virginia we have several counties where there is an unusually high incident of black lung because of our mining companies. There's higher un and underemployment rates, and these are coupled with reduced employment options. There's a lack of capacity to compete for state or federal grants. Many evidence‑based practices are urban‑centric and difficult to duplicate in a rural environment. And smaller numbers may be less attractive to funders. Again, talking a little more about homes on the range, we know that there are higher homeownership rates. There are fewer rentals. Our rural areas are much more unlikely to have a public housing authority. There's no dedicated HOME or CDBG funds and therefore rural areas are not required to have local consolidated plans. Section 8 vouchers can be rare. In fact, most of the time that Section 8 vouchers that are being used in rural areas, those have most likely come from an urban area and the individual has moved out of the urban area into the rural area. And we also know that some of our dwellings might be labeled as unfit for human habitation in urban environments. We know that we still have houses that do not have running water, and some of our houses don't have indoor plumbing at all.

So that just gives you a little bit of background on rural and frontier areas. And, Mary, do we have any questions right now?

>> MARY OLSON‑WILLARD: Thank you, Karen. Again, if you want to add to the conversation with your phone line, you can press \*# on your phone and that will ‑‑ let me know to open up your mic line or you can just chat right in the box and I'll voice it for you. Or the final option is to raise that little person's hand up top here and then I can open up your computer mic. But, Karen, at this time, I actually don't have any chat questions or anybody in the queue. But, again, I just want to remind folks that at any point in time you can do that and then whenever Karen gets a minute I'll go ahead and let you join the convo. But, no, Mary.

>> KAREN MICHALSKI‑KARNEY: I did want to remind everybody that this is a conversation. So feel free to ask questions or to pipe up with any comments you might have.

So let's talk a little bit about finding housing in rural areas, which we know can also be a problem for us. Actually, the HUD website has a button on the website for finding rental assistance. A lot of people don't realize that there is such a thing on the HUD.gov website. Apartments are searchable by state, by city, by county, by Zip code and also by apartment type, and that website also gives you a link to any of the housing authorities that might be in your state. It will provide you with the contact information. So if you're looking for rural housing, you might try the HUD.gov website as one possible resource.

Another resource that I know I was not familiar with for quite a while is socialserve.com, and, again, you can click on your state to find property listings and much more information. Socialserve.com provides data by Metro areas, by counties, and also communities. It will give you information about current and anticipated availability, whether or not the housing unit is pet friendly, what their housing choice policy is. It will also give you information about their target population, and it does also include some information on accessibility but here again be warned that what you and I believe is accessible may not be the same standard that was used to define accessibility by this website.

Another really good resource for information in rural areas is, of course, USDA rural development. You can again click on find rural rentals. The screen includes a clickable map. Or you have an opportunity to search by town, by Zip code, by property name, or management agency. And I have to say that this particular website does a really good job of providing you with information about any affordable housing that might be available in communities. So, again, you click on the map of the state and you land on a clickable map of the counties. And then your county links will take you to a list of multi‑family housing rentals. You can click on a project, you'll get a picture, you'll get contact information, they'll tell you about the total number of units, the subsidy type, the complex type and much more information. So, again, USDA is a really good site for trying to locate affordable housing in rural areas.

One of the other things that you might want to consider when you're looking for housing in rural communities is to check with churches. A lot of times we know that some of the housing that is in rural areas is still owned by the individuals who may have initially lived in the house and now they are renting out their house, but a lot of times those individuals don't list their properties anywhere. They prefer, you know, word of mouth. So make sure that you check with your churches. Make sure you check with any civic groups that are in the area. And, again, I know that civic groups in rural areas are usually a little bit harder to find, but you will find some veterans groups. You will also find civic associations that do a lot of work in rural areas. You may have a human resource development council or a community action agency. You can also check with the United Way. And you might want to consider touching bases with state agencies or your housing finance agency.

Going back to USDA, there are lots of resources on the USDA website about housing resources and technical opportunities that are available specifically for rural areas. They're also known for farm services and food security, so things like SNAP or WIC or child nutrition, and you may hear them referred to as the "co‑op." USDA Rural Development is one of the best federal resources for rural housing assistance. You will probably have somewhere in your rural area a Rural Development Service Center, and you can check the SC.egov.usda.gov website to find out which of the Centers serves the particular county you are looking at. They also have loans and grants that can be applied to single‑family homes. Some of their grants can be used for housing rehab. They put together low‑income apartment complexes. They may have housing for special populations such as individuals who are elderly and/or people with disabilities. And they also fund some public facilities. You can find multi‑family housing rentals again by town, by Zip code, property name or management agency and this particular slide gives you the website in order to find that information.

There are some additional resources that you might want to look at when it comes to housing in rural areas and housing for folks with ‑‑ who are special populations. There's the rural housing toolkit, which is actually available on the CMS website. There's tools for tenants in the substance abuse and mental health services permanent supportive housing kit. And then there's also a community toolbox identifying community assets and resources, and that's at the Kansas University website. So as Mary said, all of these slides are available and she will tell you exactly where you can find them.

Mary, do we have any questions yet?

>> MARY OLSON‑WILLARD: Thank you, Karen. I'm actually just getting ready to plop the link down in that chat box for the slides on the website and then I also just wanted to mention a couple of things happening. Marissa just wanted to agree with you and say, as somebody who has used the USDA as their mortgage lender, they are fantastic. So she's vouching for that.

Again, we don't have any others at this point, but please feel free, folks. If you press \*#, I can open up your mic. Or if you raise your hand or chat down in that box, we'll voice it for you. But, Karen, I suspect ‑‑ I mean, you're just covering so much information that we just don't have any questions yet. But they will come.

>> KAREN MICHALSKI‑KARNEY: Okay. So, again, this is a conversation. So if you have some information that you would like to share with people or if you have comments about any of the resources that we've provided so far in the presentation, please let us know.

One of the things that we have used, the USDA folks for is to fund home modifications for people in rural areas. A lot of times people will be concerned because they hear the term loan when in effect what the funding is that comes through some of the USDA is actually a forgivable loan, and so as long as the individual stays in their home, that money does not have to be repaid. So, again, just another possible source for home modifications for rural areas.

So let's talk about some of the things that we've been able to do here in the state of Virginia to try to increase housing options for individuals with disabilities. We have in our state, as everybody does in their own state, an entity that's known as a housing finance agency, and I actually do have a slight that will provide you with more information about the housing finance agency. We worked very hard with our Virginia housing development authority, we call them VHDA, and we were able to help them understand how there is such a great need for affordable, accessible housing, and they basically developed a program because of our advocacy work with them, and the program provides grants up to $6,000 to make modifications to rental units accessible for a specific tenant. And so what we've done by using this program is to actually increase accessible housing for people with disabilities. The funding is available to individuals who are at 80% or less of the area median income. The applications are accepted from agents, and those agents include the Centers for Independent Living in the state of Virginia, and we're actually paid $400 per completed project. The grants are available on a first come first serve basis and, again, they've just raised the maximum amount of the funding that's available to $6,000.

We've been able to in our area develop a small cadre of contractors who are willing to do a lot of work for individuals who need home modifications, and we've been able to get some of the companies that we used to actually provide part of the material as a donation to the agency. So sometimes we can use that $6,000 and do some pretty neat things with that funding.

The other program that the Virginia Housing Development Authority has put into place is one called granting freedom, and Granting Freedom is specifically for veterans and service members who have sustained a line of duty injury that results in a service‑connected disability. Again, the applications are accepted from agents, including the CILs, and again, we are paid $400 per completed project, and this program is for veterans who are either homeowners or who are renters, and we have been able to use these funds in combination with some of the other funding that's available through the Veterans Administration, and we've been able to do some really fantastic bathroom modifications and just a number of different things for the veterans with disabilities. I can tell you that this year so far Blue Ridge Independent Living Center here in Roanoke, we have 30 applications for the two different programs and so this will actually bring about $12,000 to the Blue Ridge Independent Living Center, which is unrestricted funding that we can turn around and use in a variety of ways. So two programs that are coming through our HUD housing finance agency, and this gives you a little bit more information about housing finance agencies. They are state chartered authorities. They're not state agencies. And they are established to help meet the affordable housing needs of citizens in their states. They do vary widely in their characteristics. Most are independent entities operating under a Board of Directors that's appointed by the state's Governor. They administer a wide range of affordable housing and community development programs, and I've given you the link for the housing finance agencies throughout the country. So hopefully if you are not already in touch with your housing finance agency you can find them and start advocating with them. I will tell you that so far after 17 CILs accessing these two pots of funding for people with disabilities, the Virginia housing development authority has yet to run out of money for those two programs, and, as a matter of fact, at the end of this last fiscal year, because they had some funding left over in the monies that they had put aside for these programs, they were able to offer their agents, read Centers for Independent Living, some I.T. grants in order to beef up our technical ability to input information into their database. The program is ‑‑ I mean, there's quite a bit of paperwork that has to be completed. A lot of the information that's needed is left up to the individual to provide to the CIL staff. But, of course, CIL staff have to make sure that all of the information that's needed is input into the database. It's a pretty quick turnaround if the information gets submitted and if we get the contractors' proposals. Sometimes completing work within a, you know, six to eight‑week period. So we were really fortunate to be able to get VHDA to put those programs in place for us.

Another thing that we did within the state was to have the Statewide Independent Living Council put into the State Plan for Independent Living a goal specifically related to individuals with disabilities having increased options for community‑based living in their communities, and the Virginia Association of Centers for Independent Living, which is the state membership group for the 17 Virginia CILs coordinated that project. The CILs were able to choose the issues that they wanted to work on, including housing, transportation, personal assistant services and/or money follows the person, and the SILC provided training on housing, including consolidated plans, Community Development Block Grants, low‑income housing tax credits, multi‑family housing, USDA rural development housing, and I can tell you that that particular project created all kinds of opportunities for the Centers for independent living in the state of Virginia. So, you know, the State Plan for Independent Living has to be signed off on by 51% of the Centers for Independent Living. So I don't believe there's any state in this country that doesn't have housing as one of the barriers to Independent Living. So if you can get your State Plan for Independent Living written to include a goal on housing that provides CIL staff with so much information on housing that it is really mind‑boggling. Some of the ‑‑ you know, the terminology that's used in the housing community was like Greek to us, and so having this training and really understanding all of these terms better has really allowed us to advocate on a better footing.

One of the other programs that operates here in the state of Virginia, and I believe in a couple of other states, although it's not as prevalent as you would think it would be, is called EasyLiving Homes, and that's a voluntary certification program that encourages builders of single‑family homes, duplexes and tri‑plexes to include easy living home features in the design. You can think of it as kind of a Good Housekeeping seal of approval. So again Centers for Independent Living are paid to do surveys and then certify that the homes meet EasyLiving Home accessibility requirements, and, again, I've provided you with the link for that program so you can check to see whether there is an EasyLiving Homes project in your state. If that there's not, you might want to consider advocating for one and see if you can't get something like that started in your state.

One of the other projects that the Virginia Association of Centers for Independent Living just recently did was called advocates building livable environments, also known as Project ABLE. VACIL received a grant from the Virginia board for people with disabilities. The Virginia board for people with disabilities is our DD council here in the state of Virginia. We received a $220,000 grant to provide a comprehensive systemic approach to significantly increase the knowledge, skills and expertise of builders, engineers, building inspectors, officials, architects and design professionals in the areas of the Americans with disabilities accessibility guidelines and fair housing laws. We recognized that there was a lot of confusion among these individuals about what the requirements were between the ADA accessibility guidelines and fair housing laws, and so what we did was we developed a manual that these individuals could go to to get an explanation and a comparison of how these two work together. We also in the last year received an additional amount of money for an extension of this project where we put together an online tool that these individuals can go to and can work through. It counts towards their CEUs, continuing education units, that they are required to have each year, and it provides them with a certificate saying that they went through this particular program. So I have given you the website where you can go out and you can look at this particular project, and, again, I'm just going to say that, you know, I'm providing with this information so that you don't have to reinvent the wheel. If you see something at any one of these links that we can assist you with, you can feel free to contact me or if you know somebody else in the state of Virginia, you can certainly contact them and get some additional information from them about what we have done here in the state of Virginia.

Another program that we have here in Virginia is called the livable homes tax credit, and this program is designed to accessibility and universal visitability in residential units, and this program is going to be for those individuals who can ‑‑ who have the funds for making their units accessible and then to would be eligible for a state tax credit. These tax credits are available for homeowners and else contractors, and that was just a change that occurred in the last general assembly, and it's for up to $5,000 for the purchase, construction ‑‑ purchase or construction of a new accessible residence, and up to 50% for the cost of retrofitting existing units not to exceed $5,000. So, again, I've included the link. Feel free to go out there and take a look at that tax credit program. And it may be something that you can use in your state to get something like that passed through your general assembly.

>> MARY OLSON‑WILLARD: Karen, would this be a good time for me ‑‑ I just want to clarify a few things and voice a few comments.

>> KAREN MICHALSKI‑KARNEY: Sure.

>> MARY OLSON‑WILLARD: Great.

First of all, I just wanted to ‑‑ I know this is a little while ago but I wanted to go back, and John Sorenson just wanted to add that USDA also offers rental assistance. And going back to some resources, Stacey Zimmerman wanted to let folks know that Arizona has ALTCS Arizona. It's long term care services that help pay for modifications. And ‑‑ actually, it's a question. She is wondering is that similar to the grant that you are talking about? Or are there other programs that people can tap into?

>> KAREN MICHALSKI‑KARNEY: Stacey, that's a great question. Actually, here in the state of Virginia we also have about $5,000 that individuals who are in some of the long‑term care programs can access for home modifications, but these ‑‑ the funding that we're talking about through our housing finance agency is something that's different. The individuals who eligible for the funding through the housing finance agency do not have to be in Medicaid. They can just be people with disabilities who are working, who are getting Social Security disability, don't qualify for Medicaid, don't qualify for long‑term care, and so this is another pot of money that they can tap into.

>> MARY OLSON‑WILLARD: Wonderful. Conan Calhoun is understanding ‑‑ I understand affordable and accessible but what we do not see in our area is decent and safe. Also affordable housing is based on 80% area median and it does not include SSI or SSDI income. These numbers are far below 80% area median income. How does one get into one of those places? Theory does not match reality. Most of my consumers pay 50% or higher for their cost of living.

>> KAREN MICHALSKI‑KARNEY: And, Conan, and I wholeheartedly agree with you, and I understand your concerns and agree with your comments. We know that individuals who are receiving Supplemental Security Income, I don't know how it is in your state, but here in Virginia there is no supplemental ‑‑ there's no state supplemental amount that's added to a person's SSI as there is in some other states. So that a person who is receiving Supplemental Security Income, I think the current amount may be around $750, is basically priced out of rental housing, and we have that same problem here. I can tell you that we have been able to do some creative things when we had two individuals who were in a nursing home and they both wanted to get out, as you can imagine, and they knew that each one of them by themselves would not be able to afford housing, and so they agreed to be roommates, and they are roommates to this day, and it was only because they took the initiative to become roommates that they were able to get out of the nursing home and into the community. So I hear what you are saying, and you're right, theory does not match reality when people are getting Supplemental Security Income, and we have yet to figure out exactly how to make housing affordable for individuals who are getting Supplemental Security Income except through Section 8 vouchers which are far and few between, or unless the project itself has been subsidized. And some of the resources that I've given you would have information about whether or not the unit was subsidized and, therefore, provides ‑‑ was provides units that are going to be affordable by people with Supplemental Security Income. So I hope that helps. I wholeheartedly agree with you, and that's a tough one.

>> MARY OLSON‑WILLARD: Absolutely. I just ‑‑ oh, and Conan actually just says I appreciate the linked information. Definitely it's going to be useful, Karen, for lots of folks.

Stacey Zimmerman just wanted to follow up also and say that the unfortunate side of subsidized housing is that if your locations are like Arizona there is a three to five‑year waiting list.

>> KAREN MICHALSKI‑KARNEY: And we experience that same thing here in Virginia, Stacey, and so, you know, we let people know that the sooner they get on the waiting list the better off they will be because, again, as those waiting lists open up, you know, and they work through the individuals who are all on the waiting list, a lot of times those individuals are tired of waiting and they've moved to different places or they've moved in with somebody or they've resolved their housing situation, and so sometimes, you know, a three to five‑year wait may be a little bit less than three to five years, but certainly not much less.

We were also fortunate years ago, we were able to apply for some mainstream vouchers with our local housing authority and actually received 25 vouchers. The housing authority administered those and we would make referrals to the housing authority so that the folks that we were referring were able to use those vouchers, but, again, unfortunately, in rural areas, you don't have a housing authority, but what you should have in your state is a housing entity that applies for Section 8 vouchers in the balance of your state. That's the part of your state that doesn't have a housing authority. In our area it's called the Virginia ‑‑ hold on. My mind just went blank. I believe it's the Virginia Department of Housing and Community Development, and so they apply for Section 8 vouchers for the balance of the state that's not covered by a public housing authority, and we have been advocating with them to have a preference for people with disabilities. One of the things that's happened in our state is that some of the vouchers that that state entity received have been used to assist individuals who are transferring out of some of our state ‑‑ boy, my mind is just not working today ‑‑ our state facilities. Virginia was sued by DOJ, and so we have to meet requirements that DOJ has imposed on the state, which is fantastic. However, a little bit of what we've seen is that a lot of the resources have been going to help make sure that Virginia is in compliance with the DOJ settlement, but again, you may want to find your state's housing agency and see what they're doing with Section 8 vouchers that may be available for areas that are not covered by a public housing authority.

>> MARY OLSON‑WILLARD: Thank you, Karen. That's great. I don't know ‑‑ do you mind if I just add in a couple of more things? I think ‑‑

>> KAREN MICHALSKI‑KARNEY: Go right ahead. That's great.

>> MARY OLSON‑WILLARD: So, you know, first of all, John Sorenson, going back to talking about waiting lists, said it's 10‑plus years in Maryland. And then Marissa just wanted to say another issue that they have had in Tennessee is if the individual can afford rent, some new developers demand that that rentee make two times that of their income.

>> KAREN MICHALSKI‑KARNEY: And we have seen some of that, especially in our urban area. Some of the individuals for some of the apartment complexes here insist on people making two‑and‑a‑half to three times what the rent is. So that definitely seems to be a start of a trend, and I hope we can figure out a way to combat that. We know that people ‑‑ affordable housing is only supposed to be 30% of an individual's income but requiring that people make two‑and‑a‑half to three times more than the rent seems really a way, again, to sort of make things more difficult for people who have low incomes.

>> MARY OLSON‑WILLARD: We actually have one other question from Marnie. Marnie is wondering, Karen, have you had experience helping people with disabilities gain access to those 5% of units developed that are fully accessible when the development gets federal funds or tax credits?

>> KAREN MICHALSKI‑KARNEY: We actually have, and Marnie, because of our work in the area of housing, we just entered into a Memorandum of Understanding with a housing developer who is building some units in one of our rural areas and he is setting aside a certain number of those units specifically for people with disabilities. Again, we've been working on housing issues for a lot of years, and we've met a lot of people in a lot of different areas, and he knew that affordable, accessible and decent, as I've seen somebody else comment here, housing was something that was really needed, and so he worked with a developer in a rural area, and we've entered into this MOU with him, and I reached back out to him and I said, "by the way has entered into this Memorandum of Understanding with you to assist individuals with disabilities?" And he came back and he said, well, only Blue Ridge Independent Living Center. So, I think I've got several more slides on different things that we've done locally, and I think, you know, my final slide basically will tell you things that you don't already know but a lot of what we're talking about is networking and it's advocating and, you know, we just have to build the relationships and just continue to do everything that we can do.

So, can we go ahead and continue now, Mary?

>> MARY OLSON‑WILLARD: I actually was wondering ‑‑ let's just do one ‑‑ we have our first caller on the phone lines.

>> KAREN MICHALSKI‑KARNEY: Oh, great.

>> MARY OLSON‑WILLARD: Let's just do one more of those and then I'll hold on to the rest and we'll do it when you're ready to stop again.

>> KAREN MICHALSKI‑KARNEY: Great. Thank you.

>> MARY OLSON‑WILLARD: Please go ahead, caller.

>> CALLER: Hello. This is April that from Tennessee. I work in the ‑‑ in the middle of Tennessee, Center for Independent Living called Empower Tennessee. You have heard some comments from my colleague Marissa on her computer. So thank you for all this information. It's already been helpful. It's also been disheartening but also encouraging at the same time to find out that so many other states are struggling like we are to provide appropriate, affordable, accessible housing resources to meet the demands of the consumers that do exist. Honestly, both in the urban and rural areas we're struggling. High demand, low availability. So with that in mind, I was wondering if you had any suggestions or recommendations on how to approach emergency housing in the rural areas while people are waiting on those lists and things like that. I mean, I know some obvious ones are done with reaching out to friends and family members and trying to develop those support systems, at least temporarily, but some people don't have that.

>> KAREN MICHALSKI‑KARNEY: Right. Again, you know, housing, it's ‑‑ it's really such a big issue, and it impacts everybody that we work with, and it's difficult ‑‑ in fact, we just got a phone call from somebody who was not happy with one of my staff because my staff was very realistic when he came to explaining to this individual how long it was going to take to get housed, and the person felt like that was very discouraging. I'm sure it is discouraging. However, we try to be realistic.

The one thing that I might suggest might be churches, and I know that's not what some people want to hear. However, there are some programs ‑‑ I want to say they're called Family Promise and some churches have actually become a network of emergency housing providers where different churches will take individuals every so often and they have housing for the individual either there at the church or someplace where they will pay the rent and work to help the individual get back on their feet or get whatever services they need in order to be able to access their ‑‑ oh, okay, somebody ‑‑ I know I'm not supposed to be looking at this box, but I am, Mary ‑‑ somebody just spoke up about Family Promise, but it says it's super inconvenient for families. Oh. Okay. Well, that's not the way the program works in our area, but Family Promise is one of the resources I was going to suggest, but it sounds like there are some issues. One of the individuals has said that it's very inconvenient for families, especially people with disabilities, because they have to move churches every week. Okay.

So other than that, that's really the only resource that we've been able to utilize, and again, you know, housing is really difficult situation.

So, anything else, Mary?

>> MARY OLSON‑WILLARD: No, Karen, why don't we go ahead and go for it and I'll mark my spot where I'm at.

>> KAREN MICHALSKI‑KARNEY: Okay. So another local ‑‑ not local ‑‑ statewide activity that we've been able to get going is called Access Virginia, and this is Virginia's accessible housing resource, and again, this is another program that was started initially through our housing finance agency. It's a program where we encourage renters ‑‑ not renters ‑‑ landlords to go ahead and list their affordable units that they have, and the individual can actually get on that website and they can do a search by Zip code or by county or by town to see what might be available to them, and the directory contains information about accessibility, even including, you know, how close a bus stop might be or whether the washer and dryer is in the unit and things like that. In addition, Access Virginia also contains an interactive map of the Virginia Centers for Independent Living and, again, I have given you the website so you can go out there and take a look and see if there might be a way to get something similar started in your state. And this is the state agency that I was referring to, the Virginia Department of housing and community development. They partner with local governments, nonprofit groups, other state and federal agencies and others to improve the quality of life for Virginians. They help develop economic potential. They increase capacity to address community development and housing needs. They improve the quality and affordability of housing. They also regulate Virginia's building and fire codes, and they provide training and certification for building officials, and they invest more than $100 million each year here in the state of Virginia for housing and community development. One of the other things I can mention to you is that if you have not had the opportunity to participate in trying to impact your building codes, that may be something that you want to try to do, and, again, by virtue of the fact of the project that the SILC funded for the CILs we learned more about Virginia's building codes and how to try to impact those codes so that they're ensuring accessibility for individuals with disabilities.

So the next part of the presentation really talks about some of our local activities. So, Mary, I don't know if you want to stop and take a few more questions now.

>> MARY OLSON‑WILLARD: Great. Actually, I just ‑‑ I just wanted to go ahead and just read one other comment from Stacey Zimmerman again back on the past information, just that she says we were just granted the mainstream vouchers and are working with a couple other agencies to help find housing for those that are homeless or at risk of being homeless. So I just thought this was a good comment to end that portion on because she says the journey and struggle has light at the end of the tunnel.

>> KAREN MICHALSKI‑KARNEY: Yep, and sometimes it can be a long struggle, but eventually, hopefully, you'll be able to find the right resources to bring together and find the right state agency or local agency or individuals, and that's what I'm trying to do with this presentation, is to, you know, give you information about our experience here in our area so that you might be able to take some of that information and just look around your community to see what might be available, or if it's not available, what you might be able to get started to impact some of the issues that you face in your community.

>> MARY OLSON‑WILLARD: Absolutely. I just wanted to clarify one other thing, Karen, and then I will mute myself. I've got a lot of folks reaching out to me because this is such a great presentation today, and I do want to let you know a couple of things. One is that the PowerPoint slides are on the website. They're kind of tricky to find. I will clean that up as soon as I finish up here with you guys. Also, this entire conversation, including this whole webinar platform, with the chat and the CART and the PowerPoint and Karen's voice, it will be recorded in its entirety and available for free on demand on the website. And so what that means, I want to let you know all of the links from this system are actually clickable and linkable. So she has a link there. You can click it right from the screen and it will pull it up in your computer and it will do the same for you also when you pull up of archive. So I just wanted to clarify that, Karen. Sorry for taking up time, but let's go ahead and mosey forward.

>> KAREN MICHALSKI‑KARNEY: No problem, Mary. And I want to hear you say clickable and linkable three times fast.

>> MARY OLSON‑WILLARD: I'll work on it.

>> KAREN MICHALSKI‑KARNEY: So let's talk about some of the things we've done locally. We have talked about think at the federal level, the state level and now we're looking at what have we here at Blue Ridge Independent Living Center been able to do. I know that we're talking about rural areas, and I know community Development Block Grant funds are not available in rural areas, but I did want to tell you about this program that we operate here for the City of Roanoke in case this is something that you might be able to access or something you might be interested in. I'm going to tell you that the way that this whole thing started was that we actually assisted the City of Roanoke to respond to their special needs section of the consolidated plan. I hate the term, but that's the term that it was, and so that's what we did. And as a part of that that section of the consolidated plan, we talked about the fact that people with disabilities needed home modifications to stay in their own homes. We talked about the fact that even though fair housing allows people to make modifications to their rental units, people who are getting Social Security disability, Supplemental Security Income do not have the funds in order to be able to make those modifications. So we submitted an application for a program we call empowering individuals with disabilities. We have been receiving these funds I said for more than 10 years. It's been probably more than 20 years in actuality. The program assists extremely low to low income homeowners to complete home modifications. We can assist folks with up to $15,000 over a five‑year period. This fiscal year we're receiving $95,000 and that's down from what we've received in the last couple of years. But we do take a small portion of those funds to help us with our ‑‑ the cost of the program, and it is extremely labor intensive. I will not kid you. But, again, this is a program that we have used to make hundreds of houses accessible to individuals with disabilities who live in the City of Roanoke. So if your CIL is located in an urban area that's eligible for community Development Block Grant funds, and if you are interested in this program, we would be more than willing to share our application with you if that would be helpful. All you need to do is just send me an email. My email will be listed at the end of these slides. And I will be more than glad to share our application with you if that will help you any way, shape or form.

>> MARY OLSON‑WILLARD: Mary, can I add, how do folks find out if that's available in their area?

>> KAREN MICHALSKI‑KARNEY: Okay. Community Development Block Grant funding, if you just simply Google community Development Block Grant funding you should be taken to the HUD website, and there should be a link to CDBG, or community Development Block Grant funds, and it should have a listing of all of the different areas that are eligible for those funds. If not, what I can do, Mary, is I can research the exact link and get that to you so you can put it up.

>> MARY OLSON‑WILLARD: Wonderful, Karen. Thanks. I'm working on it right now.

>> KAREN MICHALSKI‑KARNEY: So one of the things when we got started, again, recognizing how important housing is for people with disabilities to remain in the community is we looked around and started working with other entities in our area that also had an interest in housing, be it developers or builders or other nonprofit organizations that were looking for affordable housing, and what we did was we formed the Roanoke Regional Housing Network. It's a forum for our areas housing areas interest. It brings together different organizations and groups, and it promotes discussion and also facilitates action. One of the things that was occurring in our area, and this goes back to somebody's statement about safe and decent housing, some of our rental housing was basically uninhabitable, and so what he this group was able to do early on was to get a rental inspections program started so that when somebody was renting their unit it required that a rental inspection was done before they could rent their unit, and that has really helped with some of the safe and decent housing in our area. This group again advocates equal opportunities for all types of housing for all income levels and populations. One of the things that this group realized early on is that talking about low‑income housing was something that was frowned upon and so we started talking about workforce housing, and that seemed to go over a little bit better. We are still talking about low‑income housing but when we phrased it workforce housing, it worked better for us. This group also promotes comprehensive initiatives and strategies to enhance housing's contribution to the local area. It facilitates cooperation and communication. And it sponsors dialogue and an understanding of housing. This group every two years will do a symposium, and early on those symposiums always included a workshop on accessibility. We have people now talking about accessible housing when they're working on their plans, they're building accessible housing into their plans, so just being a part of this group and working with them and talking to them has really enhanced our ability to help the community understand what we're talking about. Another group that we worked with is the Roanoke regional home builders association and again I have a link where you can go out and look to find if you have an association like this in your state. This group represents the interest of residential and commercial builders, developers and remodelers, suppliers, subcontractors and service providers. And this is accomplished through their lobbying efforts, their liaison with local government. They do a lot of member and consumer education. They do charitable and community involvement. And they also have network opportunities. One of the things that we did, we were able to get a grant, and we built an accessible housing unit at the home builders association program that they have ‑‑ I'm trying to think of the term. Each year they have an event where they bring all of the home builders together and they have vendors and providers and people like that. I can't think of what that is called right now. It's late in the afternoon and I apologize. But we got a grant. We worked with one of the builders and landlords actually we had worked with before through some of our other programs and opportunities, and we received donations from a company that provides ‑‑ that builds kitchens, another company that does bathrooms, and so we built an accessible unit in the middle of this show. We also were able to bring in the university ‑‑ the group out of North Carolina. I am sorry, people, I am fading fast. It's been a long day for me. Anyway, I will find the name of that group out of North Carolina also, but we brought them in to do workshops on universal design ‑‑ that's it, the universal design group out of the University of North Carolina. Brought them in to do a workshop at the show. Had the accessible housing unit at the show. Had different aids to daily living. I'll tell you the thing that became the biggest hit ‑‑ well, there were two things. We had one reporter that did his morning segment out of an accessible bathtub that was in our accessible unit. And then the grabber and reacher that we had to show people actually became another hit of the show because parents were using that to rescue balloons that had taken off and floated to the air. So, again, just another way to work with some of the associations and the other groups in your area and to really get the word out about your Center and the services that you provide and the things that you are about, and it also helps to just make people want to seek you out when it comes to housing issues.

The other group that we are a part of is the Blue Ridge Interagency Council On Homelessness, and I believe that this may be ‑‑ may be one of the earlier comments that we had regarding mainstream vouchers. The Interagency Council On Homelessness facilitates and coordinates the region's efforts to prevent, treat and end homelessness and serves as a lead entity for the Blue Ridge continuum of care. Again, most rural areas don't have to do a continuum of care, but your balance of state that applies for some of the other vouchers that might be available may be a good entity to get in touch with. Again, members of this group include the general public, local governments, mental health providers, state and federal programs, nonprofit organizations, businesses, colleges and universities.

>> MARY OLSON‑WILLARD: Karen, this is Mary. I just wanted to pop in if that's okay. We are getting close to our time here. I did review ‑‑ I had, and it looks like we have a few more slides, but you did a great job of explaining them, and so ‑‑ and we will make this PowerPoint available. Do you mind if I give your brain a little break and read some of the resources going on in the chat and ask you a few last questions?

>> KAREN MICHALSKI‑KARNEY: Sure. That would be great, Mary, because I quite honestly am fading fast. So that would be wonderful.

>> MARY OLSON‑WILLARD: Awesome.

First of all, I just wanted to mention Corey said that there are a variety of the other funding resources for home mods, including the USDA rural development 504 grants for people over 62. And VA funding for veterans for disability‑related home mod needs, even if their disability is not service related. Corey also says that some of our local electric co‑ops have roundup grants for people to do home mods and in Minnesota our Medicaid waivers are very good at paying for home mods.

Marty actually just was asking if you could maybe clarify ‑‑ he said that you stated community Development Block Grant funds are not available in rural area, but wouldn't these funds be available to rural areas through the balance of state application?

>> KAREN MICHALSKI‑KARNEY: They could be. However, it's very interesting to see how some of the localities use their CDBG funds, and I think ‑‑ let's see, is it Marty? Yeah, Marty is talking about in Georgia they're directed towards rural towns, water and sewer projects. We have found, Marty, that some areas won't even accept applications from nonprofit organizations because they target how their CDBG funds are used. So, again, it's ‑‑ you know, helping communities to understand the need, making the case for it, and then if you need to, advocating with your town councils or whatever the Board of Supervisors, whoever it is, to help them understand that there's also a need for affordable, accessible housing.

>> MARY OLSON‑WILLARD: Wonderful.

John Sorenson actually was ‑‑ he was helping you out, Karen, when you were having ‑‑ I don't remember the name of it ‑‑ trade show.

>> KAREN MICHALSKI‑KARNEY: Thank you, John!

>> MARY OLSON‑WILLARD: He also says that CDBG can be allocated based upon need. It's important to be part of the consolidated plan development process.

>> KAREN MICHALSKI‑KARNEY: There you go.

>> MARY OLSON‑WILLARD: Back up there I also just wanted to mention Marty says, I think using the term workforce housing is a trap that we don't want to fall into because it then gives people an excuse to live aside students and those who aren't employed, plus HUD seems to use that term to refer to folks who are at 80% of AMI. Do you know what AMI is?.

>> KAREN MICHALSKI‑KARNEY: It's the area median income.

Marty, you know your area, and you know what works and doesn't work, and when you're hitting a some bling block or a roadblock, or whatever kind of block and affordable housing is not working, then you try whatever you can. So that's what we did in our area, and workforce housing worked for us. But I hear exactly what you are saying, but that's what makes CILs so wonderful. We're all unique and we know, you know, how to work within our own communities.

>> MARY OLSON‑WILLARD: That's so right. You know, Karen, I also just wanted to say again, I just really appreciate you pulling this together. You know, you guys, I have been sitting in board meetings with Karen for four‑plus years and I didn't even know the gem that was inside her brain. So I'm just learning so much about housing right now, and, again, I wanted to say, we will make all of these slides available, and since we're really narrowing in towards the end, I guess I'm just wondering if there is one thing you didn't get to, Karen, or one last impressions you wanted to leave our audience today around rural housing, what would that be?

>> Well, and again I think the last slide that I have, Mary, is really on ‑‑ to sum it all up, it's really relationships. It's networking. And it's advocacy. We have all of our staff sitting on boards and councils and commissions and committees and representing people with disabilities, and that's all of our staff, I think, except maybe one or two of our administrative staff. So we feel like it's really important to be at the table because that old saying goes, if you're not at the table, you're on the table. So, again, anywhere that you can be, learn the terminology, learn the terminology so that you know what it is you're talking about and what you're hearing about. So those would be the things I would want to leave with you today and, again, if there is anything I can do to help, just holler at me and we'll see what we can do.

>> MARY OLSON‑WILLARD: Thank you, again, Karen. I really appreciate that. And, you know, folks are just offering their congratulations and their thanks that this was just such great information in sharing and that they are just so glad they took the time to be here today. I'm really glad that you were able to take the time to help us lead it and, yeah, again, here's Karen's contact information. You can also contact me, Mary, whenever you need to, and if you're not able to find the archive in its entirety on our website I would be happy to walk you through that or send it to you, but, again, thank you all for participating and please don't forget to evaluate it. And, Karen, huge, huge thanks again to you. I appreciate all your time and effort on this project.

>> KAREN MICHALSKI‑KARNEY: More than glad to be able to do it, Mary. Thank you so much. Bye everybody.

>> MARY OLSON‑WILLARD: Bye. We will call that a wrap.