Individualized Housing Options Resource Guide for Persons with Disabilities

“Create your vision for where you want to live”
# Table of Contents

- **Introduction- Your vision for where you want to live** .............................................................. 3
- **Residential Housing Options – The Continuum** ....................................................................... 4
- **You and I** ..................................................................................................................................... 5
- **Choosing Housing** ...................................................................................................................... 6
  - What is Individualized Housing Options (IHO)? ........................................................................ 6
  - Why is Individualized Housing Options Here and Important .................................................. 6
  - How do you get started with an IHO Plan .................................................................................. 6
- **You want to live in your own home. What are your Options?** .............................................. 7
- **You currently live in a group/foster home and want to move to your own home** ................. 7
- **How do you find your own home and what should you consider** ........................................... 8
- **You have no credit or bad credit is there help with securing a Lease** ................................. 9
- **What are my Housing Rights** .................................................................................................... 9
- **What if I want to own my home** ............................................................................................... 10
- **Typical Steps in the home buying process** ............................................................................. 10
  - Predictors of Success for Home Ownership .......................................................................... 11
- **Resources** ................................................................................................................................ 12
- **Questions to consider related to Choosing Housing** .............................................................. 13
- **Employment, Income and Budgeting** ....................................................................................... 14
  - Can you afford to live in your own home .................................................................................. 14
  - Why employment matters ......................................................................................................... 14
  - Help paying housing costs ......................................................................................................... 14
  - Housing Choice Vouchers .......................................................................................................... 14
- **Project-Based Section 8 Housing** ............................................................................................ 14
  - Caregiver Living Expenses ......................................................................................................... 15
  - Household Living Expenses – Subsidy Programs/Service to Assist ...................................... 15
- **Other Ways to Stretch the Dollar** ............................................................................................ 16
- **Housing Budget Estimator** ....................................................................................................... 18
INTRODUCTION

Your vision for where you want to live!

The Individualized Housing Options (IHO) guide will help a person discover housing options, plan a move, learn about help and supports and develop a person-centered housing support plan that is workable into the future. Many individuals with a disability want to move out of their family's home, a foster care home, group home, nursing home or other institutional settings. They want to rent, lease, or own their own living space.

Services and supports will help individuals live independently in the housing option and community of their choice. Following the Individualized Housing Options philosophy no matter where an individual lives, help and supports can be matched to that person’s unique needs. These supports will vary based on a person’s needs. An individualized plan offers increased choice and an opportunity for individuals to self-direct the help and supports they need and desire.

Individualized Housing Options is a result of several factors. Perhaps the most critical is the shifting expectation for people to live in their own home and not in a group setting. Individualized Housing Options allow individuals with all types of disabilities to live in the community with supports. There is flexibility, responsibility, and control to choose and direct one’s own services and supports. A person can select and manage the services he/she receives and the people who provide them. A person has choice over who provides the supports. Individuals may choose to stop services or change providers and continue living in your home. Your home is your home.

The process of Individualized Housing Options may seem complex and time consuming. With good planning and coordination, your vision of living in a home of your choice can be achieved. Each individual has unique needs. There is not a one-size fits all plan to secure housing. Make a plan. This guide will help start the planning process. There will likely be bumps in the road, and your plan will need to be flexible as you move forward.
Residential Housing Options – The Continuum

The goal of this guide is to encourage individual controlled housing. Individualized Housing is one option in a continuum of housing options available that offer support and assistance. Below is an overview of some commonly known options. This guide does not focus on traditional or corporate foster care. For further information on traditional or corporate foster care contact your case manager/service coordinator.

**Own Home:** Independently choose to rent or purchase, in the community you desire to live AND the choice of provider for support. The lease agreement, rental agreement or mortgage is with the individual, family/friend or the individual’s legal representative name; it may not be with a service provider.

**Own Home with individualized supports/ Individual controlled:** Person living in “their own” home who has independently chosen their housing/living arrangement (apartment, duplex, condo, house, town home, renting a room), the community in which they want to live AND who providers support to them in their home (formal and informal). Individual controlled housing is possible when the lease agreement, rental agreement or mortgage is with the individual, family/friend or the individual’s legal representative name; it may not be with a service provider.

**Community Living Setting:** Independently choose a rental living arrangement (apartment, duplex, condo, town home, renting a room), the community in which to live AND who providers support. The lease or rental agreement is with a provider for up to 24 months. The goal is to transition the lease or rental agreement to the individual. This is a great option for individuals with no or bad credit. For more detail See - You have no credit or bad credit is there help with securing a Lease?

**Family Controlled:** Family purchases or leases the home and agrees to rent it to individuals. In this situation, it is suggested you have an agreement on expectations and responsibilities. (i.e. pre-nuptial)

**Supportive Housing with limited hours on-site staffing, no overnight:** This is a service concept not a specific program. The apartment building and location are pre-determined by a provider. The provider offers and coordinates supports for multiple individuals who reside in their “own apartment” within the same apartment complex. Support staff is NOT located on site overnight. Support is provided via the use of technology with emergency response systems. Responses could include phone consultation or in-person check in.

**Supportive Housing with on-site staffing 24/7:** Apartment building and location are pre-determined by a provider. The provider coordinates supports for multiple individuals who reside in the “own apartment” within the same apartment complex. Support staff is located on site 24/7. Electronic monitoring is used in addition to direct face to face staff support to individuals.
I am a resident. You reside.
I am admitted. You move in.
I am aggressive. You are assertive.
I have behavior problems. You are rude.
I am noncompliant. You don’t like being told what to do.
When I ask you out for dinner, it’s an outing. When you ask someone out, it’s a date.
I don’t know how many people have read the progress notes people write about me.
I don’t even know what is in there. You didn’t speak to your best friend for a month after they read your journal.
I made mistakes during my check-writing program. Someday I might get a bank account. You forgot to record some withdrawals from your account. The bank called to remind you.
I wanted to talk with the nice-looking person behind us at the grocery store. I was told it was inappropriate to talk with strangers.
You met your spouse in the produce department. He couldn’t find the bean sprouts.
I celebrated my birthday yesterday with five other residents and two staff members.
I hope my family sends a card. Your family threw you a surprise party. Your brother couldn’t make it from out-of-state. It sounded wonderful.
My case manager sent a report every month to my guardian. It says everything I did wrong and some things I did right. You are still mad at your sister for calling your Mom after you got that speeding ticket.
I am on a special diet because I am 5 pounds over my ideal body weight. Your doctor gave up telling you.
I am learning household skills. You hate housework.
I am learning leisure skills. Your shirt says you are a “couch potato.”
After I do my budget program tonight, I might get to go to McDonalds if I have enough money. You were glad that the new French restaurant took your charge card.
My caseworker, psychologist, R.N., occupational and physical therapists, nutritionist and house staff set goals for me for the next year. You haven’t decided what you want out of life.
Someday I will be discharged…. maybe. You will move onward and upward.
CHOOSING HOUSING

What is Individualized Housing Options (IHO)?
- It’s implementing the right service and supports at the right time in place of choice
- It’s a person centered process
- It’s a discovery of what is important to and for an individual
- It’s individualized and customized
- It’s creative, flexible and meaningful
- It’s Self-Directed by the individual
- It’s a partnership and collaboration of formal AND natural supports
- It’s cost effective
- It’s community engaged and builds deeper connectedness
- It’s “one person, one plan at a time”
- It’s another option on the continuum of services and supports
- It’s capacity building
- It’s “real life”

Why is Individualized Housing Options here and important:
- People with disabilities want and demand new options
- To realize dreams
- To respond to public policy mandates
- To alleviate pressure on public resources that are increasingly costly
- To generate new opportunities and choices
- To expand on the existing system of quality supports
- To change old thinking about who is able live in their own home

How do you get started with an Individualized (IHO) Housing Options plan?
Each person starts with a different set of interests, needs, wants, supports, and access to available funding. These differences make the process of planning unique for each individual. A suggested starting point is to have a discussion with the people important in your life; you may want to initially include your case manager / service coordinator.

There are several questions you may want to consider during your discussion. These questions are related to Choosing Housing, Employment, Income, and Budgeting, Help and Supports, Roommates, Housemates, or Living Alone, Household Furnishings. Suggested questions for each of these discussion areas are located at the end of each section of the guide.
You want to live in your own home. What are your options?

In the Individualized Housing Options process, housing happens where it most makes sense for the person. IHO is about separating where you live from who provides the services. If you decide to change location, you can do so. If you decide to change provider, you can do so without moving. Examples of different housing possibilities include but are not limited to apartments, condos, privately owned homes, townhomes, duplexes, apartment in your family home, or renting space in a friend’s home. Individual’s may choose to rent, lease, master lease, inherit, or purchase their housing.

Some providers conduct services in a designated apartment complex. This is called “Supportive Housing.” If you choose this option, your choice of location is limited. The provider serves multiple individuals with similar needs in the same building or complex. Support staff is often located on site. Some staff is available 24/7. Some are there only during certain times of day. Staff will assist with an individual’s daily activities based on the person’s needs.

You currently live in a group/foster home and want to move to your own home. What are your options?

If a person wants to move, it is important to talk with his/her team. Discussing the various needs and developing an Individualized Housing Options plan is a starting point. Sometimes there is an underlying assumption that a person should be “ready” to move. The Individualized Housing Options process challenges this assumption. A person may never be “ready,” but a person can be “ready” if his/her needs are met in a different way. Think of new and different ways to meet to ones needs.

For example, a person living in the family home needs support to budget for food expenses, make a shopping list, purchase the food, and then make a meal. This person is often encouraged to move to a group home to have these needs met. However, this same person may be able to wake up on, take a shower, and dress for the day. Unfortunately, placement in a group home may provide for these needs too- even when it was not necessary. To build an Individualized Housing Options plan first identify the kind of support the person needs. Then target the help and support for that need. Instead of 24/7 support for this person, perhaps a paid staff person assists with budgeting and making the shopping list. A family friend could drive the person to the store to help make the purchases. Then make meals fresh each night or maybe each week and packaged to eat throughout the week. The plan is individualized.
How do you find your own home and what should you consider?

Finding the home can be one of the more time consuming aspects of the IHO process. Deciding where you want to live and what you can afford are two primary considerations. You and your team can decide who has the time, desire, and energy. If professional help is needed to locate your own home there are services available.

Services available to assist you:

**ARC Housing Access Program** This service helps persons with disabilities find affordable housing. This service will also help with your lease, fund deposits and help fund moving expenses.

**Housing Access Coordination** This service is for people moving from an unlicensed setting to another unlicensed setting. This service helps a person to find housing. This service includes counseling to help identify your options. They help you decide where to live and what you can afford. They help with eligibility for housing subsidies and planning for future needs.

**Moving Home Minnesota** This service helps persons who are relocating from ICF-DD’s, hospitals, or nursing homes. The goal is to move people into their own homes and use Waiver or State Plan supports and employment earnings to help sustain their situations. There are some supports the first year; namely a “Transition Coordinator” who will assist with a Person-Centered Plan and Relocation Service Coordination. The Case Manager or Care Coordinator plays this role, and bills RSC.

**Relocation Services** This service is for people who live in an eligible institution and want to move to a community setting. The service helps a person find housing and other services and support they will need when they move out of the institution. They also help find medical, social, financial, education and other supports.

**Transitional Services** This service is for people living in a licensed setting such as a foster home and moving to their own home. It helps people find affordable housing. It provides one-time funding for household items, furnishings, rental/utility deposits, moving expenses and related supports. There is a $3,000 max. Budget guidelines to purchase only allowable items must be followed. Check with your county before purchasing items.
You have no credit or bad credit is there help with securing a Lease?

Individuals with bad credit or NO credit will likely not be approved by a landlord to rent/lease their “own home”. A Transitional lease agreement is an opportunity for individuals to live in housing of their choice, with a service provider being the lease holder. When a master lease agreement is used this is referred to as a Community Living setting. There must be a plan for transition of a lease from a service provider to the individual within two years of signing the initial lease. Then the service provider needs to transfer the lease to the individual. Exceptions to the two year transfer rule may be possible. Community-living settings are not considered to be an individual’s own home until the individuals name is on the lease. Transitional lease arrangements are subject to the following:

1. Individuals are not required to receive services to live in the community living setting;
2. Individuals are not required to have a disability or specific diagnosis to live in the community-living setting;
3. Individuals may hire service providers of their choice and are not required to have the service provider who holds the lease provide service;
4. Individuals may choose whether to share their household and with whom; the service provider does not choose
5. The home or apartment must include living, sleeping, bathing, and cooking areas;
6. Individuals must have lockable access and egress;
7. Individuals must be free to receive visitors and leave the settings at times and for durations of their own choosing;
8. The provider may not assign or change units; and
9. Access to the greater community must be easily facilitated based on the individual's needs and preferences.

What are my Housing Rights?

The Federal Fair Housing Act protects people from discrimination if people:

- Have a physical or mental disability (including hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex, or an intellectual disability) that substantially limits one or more major life activities
- Have a record of such a disability, or
- Are regarded as having such a disability

The landlord may not:

- Refuse to let them make reasonable modifications to the dwelling or common use areas, at the expense of the person with the disability, if it is necessary for that person to use the housing. (Where reasonable, the landlord may permit changes only if the person with a disability agrees to restore the property to its original condition when he or she moves.)
Refuse to make reasonable accommodations in rules, policies, practices, or services, if necessary, for the person with disabilities to use the housing. For example, a building with a no-pets policy must allow a visually-impaired tenant to keep a guide dog.

What if I want to own my home?

Although home ownership may not be an option for everyone, it can be a good choice for some. It can also be affordable if you choose the right option. Town homes or condominiums may be a more affordable option. Every situation is different. People seeking home ownership and those helping them should stay open to the possibilities. Initially there is a lot of information to learn. It’s important, especially in the beginning to meet with everyone interested in supporting you through the home buying process. The team needs to include a realtor. You will need to review, and discuss the steps of the home buying process. Building trust and establishing each person’s role is essential.

If you are considering buying a home, you may want to attend a Home Stretch Training. These trainings are offered at a low cost and explain the process of home ownership. Common topics include working with lenders, credit and budgeting, special loan programs, working with realtors, home inspections, what to expect at a closing, and being a successful homeowner. Home Stretch trainings are offered all over. They are hosted by various agencies. Participation is also often required for first time home buyers.

Explore funding options with a mortgage broker. Be sure to ask about first time home buyer programs. First time home buyer funds are available through Minnesota Housing Finance Agency for greater Minnesota as well as local cities. Consider checking your local city for other housing resources and supports. As a general rule, housing expenses (rent or mortgage) should be no more than 33% of your total expenses.

If purchasing a townhome or condominium it’s important to make sure the association has invested significant funds for anticipated expenses. Check the financial stability of the housing association to determine if there may be any unexpected increases to the home owner’s association dues. If they have not or if the property’s financial situation is limited, the bank may not be willing to offer a loan.

Typical steps in the home buying process are:

- Schedule a meeting with a Housing Counselor. They will determine how much you can purchase and review your credit history.
- Choose a bank and loan product to get prequalified. Many realtors want to know that you are pre-qualified for a loan before they will show you properties.
- Choose a real estate agent. They will develop a “plot map” of available properties, in the area you prefer, in your price range.
- Tour properties. This will give you a chance to see what is available.
- Make an offer. When you have found “the one” you will make your offer.
- Wait. Your realtor will communicate with you throughout the process.
- Attend the closing. The closing is the final step in getting your new home.
Predictors of Success for Home Ownership:

Following are some guidelines to help determine if a person is ready to begin the process of home ownership. If you do not meet some criteria, you could work on them and come back to the process later.

a. Stable income
b. Manageable debt
c. Stable rent history
d. Good credit/bill paying history
e. Self-motivated
f. Money available for down payment
g. Savings available for unforeseen needs (maintenance and repairs, roof, landscaping, furnace, a/c, hot water heater, etc.)
Resources:


City of Lake Land Trust—http://clclt.org. A community land trust (CLT) is a nonprofit, community-based organization that works to provide perpetually affordable home ownership opportunities. In the truest sense, a CLT acquires land and removes it from the speculative, for-profit, real estate market. CLT’s hold the land they own “in trust” forever for the benefit of the community by ensuring that it will always remain affordable for homebuyers.

PRG, Inc. -- http://prginc.org. PRG transforms homes, neighborhoods and lives. They turn vacant, foreclosed homes into beautiful, affordable places to live. Their experienced counselors sit down—for free—with people worried about making their mortgage payments to help work out how to avoid foreclosure. They teach new homebuyers—often the very first in their families to own homes—to make great decisions about whether, when, and how to buy a house.

Minneapolis Home Ownership Program-- http://www.minneapolismn.gov/cped/housing/WCMS1P-091649. The Home Ownership Program, a partnership with the Greater Metropolitan Housing Corporation offers affordable home ownership opportunities to buyers with incomes at or below 80% of the metropolitan median income (MMI).

Greater Metropolitan Housing Corporation-- http://www.gmhchousing.org. GMHC’s mission is to preserve, improve and increase affordable housing for low and moderate income individuals and families, assist communities with housing revitalization as well as create and carry out demonstration projects.

HUD-- www.hud.gov. US Department of Housing and Urban Development. HUD’s mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes: utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination; and transform the way HUD does business.

Home Stretch Training— www.hocmn.org


Tenant Right Handbook: http://www.tenant.net/Other_Areas/Minnesota/handhead.html

Legal Aid: http://www.lawhelpmn.org/issues/housing

Fair Housing: http://www.mnhousing.gov/about/fair-housing/index.htm

Minnesota Department of Human Rights: http://mn.gov/mdhr/yourrights/index.html

Attorney General’s Office: http://ag.state.mn.us/Consumer/housing/It/default.asp

Bad Credit: http://credit.about.com/od/toughcreditissues/a/aptbadcredit.htm
Questions to consider related to Choosing Housing:

- Are there any location preferences? City? Suburbs? Close to family or friends? Close to a place of employment? Close to frequented recreation facilities? Distance from bus line?
- Does the home need to be accessible?
- What resources does the person have to pay for the housing and living expenses?
- If the decision is to rent, whose name(s) will need to be on the lease?
- Will the person need a Transitional Lease Agreement?
- Does the person have a credit history (good, bad, or none), or concerns about not passing a background check?
- Is the person open to looking at Project Based Section 8 housing?
- Is the person open to the idea of purchasing their own home instead of renting?
- Could Family Foster Care be an option?
- Could Host Home service model be an option?
- What does it mean when your name is on the lease?
- Depending on the type of housing discussed, there may be additional responsibilities such as who will do the lawn maintenance? Who will shovel the snow? Who will report issues or make simple repairs/do simple upkeep to the property?
- Does the person need help finding housing?
- If the person needs help finding housing, what kind of help do they need? Who will help?
**Employment, Income and Budgeting**

**Can you afford to live in your own home?**

Once you decide you want to live in your own housing, the next step is to explore how much you can spend on housing. Explore and determine all possible income options including, employment, SSI, RSDI, pensions, trusts, family contributions. You may need to consider having a roommate in order to afford living in your own home. See *Roommate, Housemate, or Living Alone* section for further information.

**Why employment matters**

Simply stated, the more income a person has available, the more options there are to choose from. Employment creates opportunity. All individuals deserve to work, to have discretionary incomes, and to contribute to costs. Work is social capital. It is how we get our worth, self-esteem, our voice. Work gives us choice. Minnesotans with disabilities want to work. However, many people with disabilities fear that if they go to work, they'll lose needed health care and other disability benefits. With DB101 people can explore different ways to balance benefits and work.

DB101 helps people with disabilities learn how income may impact benefits so they can make informed choices, reduce fears, and ensure work is part of the plan.

**Help paying housing costs:**

**Housing Choice Vouchers (formerly Section 8)**

- Government-funded program that helps low-income households pay the rent on private, market-rate rental units.
- A renter finds a unit (within certain requirements); a housing authority pays a portion of the rent directly to the property.
- This is a tenant-based subsidy (The subsidy goes with the tenant).
- Rent is 30% to 40% of a household’s adjusted gross income.
- You will need to apply at a housing authority to get a voucher.
- Waiting lists for vouchers can be closed or long.

**Project-Based Section 8 Housing**

- Privately owned and managed rental units for low-income households.
- Some units are reserved only for seniors, people with disabilities, or other populations.
- This is a project-based subsidy (The subsidy stays with the unit).
- Most units cost 30% of the household’s adjusted gross income.
- You will need to apply at the individual property. Each owner keeps a separate waiting list.
- Waiting lists at properties can be closed or long.
Project-Based Public Housing - Continued

- Publicly owned and managed rental units for low-income households.
- Some units are reserved only for seniors or people with disabilities.
- This is a project-based subsidy (The subsidy stays with the unit).
- Most units cost 30% of the household’s adjusted gross income.
- You will need to apply at a public housing authority to get on the waiting list.
- Waiting lists for public housing can be closed or long.

Caregiver Living Expenses

Certain expenses, such as rent and food incurred by a caregiver who lives in your home may be funded. The funding makes it affordable for you to live on your own with a caregiver; who living costs are paid for and reduce your out-of-pocket expenses. A caregiver cannot be a parent, spouse or legal representative. The caregiver must agree to provide assistance to you. The Caregiver’s portion of rent and food costs may be funded which helps off set your housing costs. Reimbursement for caregiver living expenses is limited to a person who:

- Has a live-in personal caregiver residing in the same home
- Is an adult
- Lives in his or her own home

A live in caregiver must provide one of the following services to be eligible for caregiver living expense funding:

- Consumer Directed Community Supports
- Extended personal care assistance
- Personal support
- Residential habilitation
- Adult Companion

Household Living Expenses - Subsidy Programs/Services to Assist

**Minnesota Supplemental Aid (MSA) Housing Support (a.k.a. Shelter Needy)**

The MSA Housing Support Allowance is a recurring special need payment for clients whose shelter costs exceeds 40% of the unit’s gross income and who are:

Relocating into the community from:

- Hospital
- Regional Treatment Center (RTC)
- Nursing facility
- Intermediate Care Facility for persons with developmental disability (ICF-DD)
- Adult mental health residential treatment program (Intensive Residential Treatment Service – IRTS) facility

**OR**

Clients eligible for State plan services or home and community-based waivers

To be eligible for the Housing Support Allowance, a person must meet ALL of the following requirements:

- Is eligible for MSA.
• Is under the age of 65. However, a client under the age of 65 who is receiving the Housing Support Allowance and turns age 65 continues to receive the allowance until subsidized housing becomes available.
• Is relocating to the community from an above-listed institution *OR* is a person eligible for state plan services or a home and community based-waiver.
  o A client in an institution may already be eligible for MSA, but would not be eligible to receive the Housing Support Allowance until after the move from the institution.
  o A client in an institution and not eligible for MSA may become eligible upon discharge.
• Determined to be in need of Housing Support; that is, total shelter costs exceed 40% of the unit’s gross income before application of this allowance (40% of $674 SSI equals $269).
• The client must apply for subsidized housing. The client must provide verification of application for subsidized housing using the Verification of Subsidized Housing Application (MS-1860) form.
• Once the client has been approved for and received subsidized housing the client is no longer eligible to receive the Housing Support Allowance.

The MSA Housing Support allowance amount is $200 and is added to the client’s MSA need standard.

*Minnesota Supplemental Aid MSA* A monthly supplement of $81.00

**Other Ways to Stretch the Dollar:**

There are several community resources available that can assist people who have a tight household budget.

*Free Phone MN* offers eligible persons a wireless phone, free of charge, without contract or activation fee. Additionally, they offer airtime service without a monthly charge, and 250 minutes of free airtime, each and every month. The contact info to find out more on eligibility criteria is 612-293-8859.

*Telephone Equipment Distribution (TED) Program* provides telephone equipment to people who are deaf, hard of hearing, deaf blind, speech impaired or have a physical disability and need adaptive equipment in order to use the phone. The equipment is loaned out at no cost as a long-term loan. Available equipment include captioned phones, light flashing ring signalers, TTYs, amplified telephones, loud ringers, hands free speakerphones and more.
Site location/equipment drop-off:
Golden Rule Building
85 East 7th Place, Suite 105
St. Paul, MN 55101
800-657-3663 or 651-431-5945 (phone)

*Lifeline Services* through CenturyLink offers phone discounts to eligible persons. A program called Internet Basics, also offered through CenturyLink, offers internet discounts to eligible persons. The contact info to find out more on eligibility criteria for these programs is 1-866-541-3330.

*Fare For All* provides the opportunity for people to save 40% on packages or produce or meat through cooperative food purchasing.
Community Action Agencies – agencies that are in many local communities and can help with:

- Energy Assistance
- Food Shelves
- Senior Dining
- Transportation
- Weatherization.

Farmer’s Market

During the summer, check out local Farmer’s Markets for fresh produce at prices cheaper than the grocery store. [http://www.stpaulfarmersmarket.com/](http://www.stpaulfarmersmarket.com/)

Many Farmer’s Market’s also accept EBT.
**Housing Budget Estimator**

1. **Monthly Income (Anticipated or Current)**

   - **Net Take Home Salary from Employment:**
     - Gross $ per month
   - **Non-Taxable Income (such as Social Security, SSI, etc.):**
     - $  
   - **Subsidy’s (such as food support, Housing Voucher, Shelter Needy):**
     - MSA Shelter needy grant =
   - **Other Income:**
     - (Pensions, Trusts, Child Support) $ 

   **Total Monthly Net Income** $ -

2. **Monthly Expenses**

   - **Rent/Mortgage:**
   - **Clothing:** $ 
   - **Rental Insurance:** $ 
   - **Entertainment:** $ 
   - **Gas/Electric/heat:** $ 
   - **Health insurance:** $ 
   - **Cell Phone:** $ 
   - **Prescriptions:** $ 
   - **Telephone:** $ 
   - **Doctor/Dental Visits:** $ 
   - **Cable TV:** $ 
   - **Gifts:** $ 
   - **Internet:** $ 
   - **Laundry:** $ 
   - **Personal care (haircut, etc.):** 
   - **Cleaning supplies:** $ 
   - **Water/Garbage:** $ 
   - **Savings:** $ 
   - **Bus Fare:** $ 
   - **Charitable Giving:** $ 
   - **MA/EPD Premium:** $ 
   - **Waiver Spenddown:** $ 
   - **Child Support:** $ 
   - **HOA Due’s:** $ 
   - **Groceries:** $ 
   - **Car expenses & Car Ins.:** $ 
   - **Other Expenses:** $ 
   - **Credit Card Payments:** $ 

   **Total Monthly Expenses** $ -

3. **Balance**

   **Total Monthly Net Income minus Total Monthly Expenses** $ -
Resources:

Statewide Waiting List Information [http://www.housinglink.org/HousingResources/WaitingList.aspx](http://www.housinglink.org/HousingResources/WaitingList.aspx)
provides information about the housing authorities across the state and each authority's public housing and Section 8 voucher waiting lists.

Housing and Redevelopment Authorities (HRAs) or Public Housing Authorities (PHAs)

Housing Link
[http://www.housinglink.org/Home.aspx](http://www.housinglink.org/Home.aspx)
Affordable rental housing information in the seven county metro areas

Provides information about the housing authorities across the state and each authority's public housing and Section 8 voucher waiting lists.

DB101 [http://db101.org](http://db101.org)

Questions to consider related to Employment, Income and Budgeting:

- What types of housing and living expenses will you have? (i.e. rent, damage deposit, electricity/utilities, telephone, cable, internet, renter’s insurance, maintenance, food, entertainment, mortgage, property taxes, assessments, home owner’s insurance, lawn care)
- How do you plan to meet the identified expenses?
- How will employment affect my benefits?
- What resources can help me find employment?
- Who will help you keep track of your budget expenses?
- Will you need a Representative Payee?
- Will you need a Financial Conservator?


**Help and Supports**

**How much help will you need?**

Individualized Housing Options is intended to focus on a person’s choice. Individuals have a right to live in a housing arrangement with the supports that make sense for them.

What makes sense for you? Focus on what help you think you may need when living on your own. Prioritize the times of day you definitely need help. Be creative when it comes to identifying help and supports. Remember it takes time and energy to come up with a plan. Keep in mind what kinds of things you currently need help with. Think about how often you need this help. Consider the areas of help listed below:

- Household tasks-cooking, cleaning, laundry, shopping
- Money management, banking, paying billings, budgeting
- Personal grooming and hygiene
- Communication, socialization skills
- Health and medical, medication management, scheduling appointments
- Personal, emotional, behavioral, Psychiatric Stability
- What happens at night? Do you have a medical need that requires assist within 5min, 30min, can you call when you need help?
- Transportation to work, outings, appointments
- Vulnerabilities, Self-sufficiency, Emergencies
- Socialization / recreation / fun

**What help and supports may be available?**

The person’s specific needs should match the right Services and supports. This includes the amount, frequency and duration of the service(s). It is important to consider both formal (paid/licensed supports) as well as, informal or “natural” supports. Natural supports may include family and friends, or be from groups or organizations where you are a member. It might take both types of support to get you the help you need.

Formal supports are available and make it possible for a person to live independently and interdependently. Eligibility and access to formal supports is based on a person’s disability and funding stream, such as a Home and Community Based Waiver (CADI, CAC, BI, DD). Formal supports such as PCA and SILS do not require a waiver.

First, decide what informal supports by your family, friends, and neighbors are available to you. Next, determine if formal supports and services are also necessary.

Below is a list of potential formal support services. Your case manager/service coordinator will help you determine if you are eligible to receive any of the services listed. The State of Minnesota Department of Human Services or Department of Health licenses the services listed below.
24 hour Emergency Assistance: On-call phone counseling for problem solving and/or urgent response for assistance at a person's home due to a health or personal emergency. May also include Emergency Response install and equipment e.g. Life Line.

Adult Rehabilitative Mental Health Services (ARMHS): adult mental health services designed to maintain psychiatric stability and prevent regression, enabling the person to develop and improve independent living skills.

Caregiver Living Expenses: Certain expenses incurred by a caregiver who lives in the same household as the person receiving waiver services when the caregiver also provides an approved service. Covered services are the portion of rent and food reasonably attributed to the live-in personal caregiver.

Chore services: Designed to help maintain a person’s home such as, washing walls, floors, snow removal, lawn mowing, laundry, shopping.

Companion Care: Non-medical care, assistance, supervision and socialization, companionship of the person in their home related to laundry, light housekeeping tasks, meal prep, shopping.

Consumer Training and Education: Designed to help people with disabilities develop self-advocacy skills, exercise their rights and acquire skills that enable exercise of control and responsibility over the services and supports the person receives.

Electronic Monitoring: The purchase, installation, maintenance and repairs of environmental electronic monitoring devices and equipment used in the person's home to reduce risk and enable the person to function in their own home with great independence.

Environmental Accessibility Adaptations: The purchase, installation, maintenance and repairs of environmental modifications and equipment provided the repairs are cost efficient compared to replacement of the item.

Home Care Services: provides medical and health related services and assistance with day-to-day activities on an ongoing basis. Types of Home Care services include, equipment and supplies, home health aide, private duty nursing, skilled nursing and physical, occupational, speech therapies.

Home Delivered Meals: Nutritionally balanced meals delivered to the person’s place of residence.

Homemaker: provides general household activities provided by a trained homemaker. Services include meal prep, shopping, errands, routine household chores, transportation arrangement, companionship.

Independent Living Skills: Services that develop, maintain and improve the community living skills of a person.
**Personal Care Assistance Services (PCA):** Services that help a person with day-to-day activities in their home and community. PCAs help dressing, grooming, bathing, preparing meals and light housekeeping.

**Personal Supports:** Non-medical care, supervision and assistance provided in the home of the person or in the community to achieve increased independence, productivity and inclusion in the community. May use personal support to provide basic assistance and supervision to access the community.

**Private Duty Nursing:** Provision of professional nursing services to a person in or outside their home when normal life activities take the person outside the home, including school, with such services based on an assessment of the medical/health care needs of the person.

**Natural Supports:** Natural supports consist of people who are naturally a part of the person’s life (family, friends, employers), or may otherwise be accessible to general public (law enforcement, first responders).

**Specialist Services:** a trained person who can provide technical assistance, training and supervision in the area of communication, behavior management, functional skills, and independent living skills to those who support a person with a disability **Supportive Living Services/ Independent Living Skills**

**/Semi-Independent Living Skills:** Services that provide teaching and training to develop maintain and improve the household and community living skills of a person. Examples of skill areas:
- Communication / Interpersonal skills
- Community living
- Money management
- Self-care / personal hygiene
- Household management
- Bus / transportation safety

**Transitional Services:** Items, expenses, and related supports necessary and reasonable for a person to transition from a licensed setting to their own home.
How technology can help

Technology can assist a person to live more independently in two primary ways. The first relates to physical ability. The second relates to judgment and vulnerability. Technology helps you stay safe, live life, go about your day-to-day tasks, and be more involved in your community. In addition to some of the more commonly understood uses of technology such as video surveillance, personal alarms, or security systems for the home, there is an amazing range of devices available to assist with daily activities. Following are some examples of gadgets that can address the two types of needs.

Physical Abilities: timers, appliance controls, heat sensors, temperature controls, adaptive utensils, switches

Judgment and Vulnerability: alarms on doors, sensors or motion detectors placed throughout the home, medication alerts, GPS applications, video conferencing, “Face Time,” one touch dialing

Alerts from monitoring technology can be sent to designated responders. Alerts are not sent to some random and remote call center. Alerts can be sent to more than one person. Reports can be reviewed at any time to detect patterns related to things such as health issues. There really is no limit to what technology can do. Technology is worth exploring as part of an Individualized Housing Options plan.

Resources:

Minnesota STAR Program www.starprogram.state.mn.us
Device, app and software demonstrations, device loans (30 days), Device exchange and reuse, Directory of funding resources for Assistive Technology in Minnesota

Sengistix www.sengistix.com
24/7 custom monitoring through use of sensors

LiveLife Therapy Solutions www.technologyforhome.org
Consults and assess individuals’ needs for assistive technology in the home to improve independence. Helps connect to resources through the State of Minnesota. Provides follow-up services to ensure the resources helped.

eNeighbor® Monitoring Technology- Information available through Kingsway Community Services- (952) 873-5933

Questions to consider related to Help and Supports:

- How much and what type of support/supervision does the person need?
- Ask for examples and/or supporting rationale around the needs for 24-hour (person present) supervision.
- Are there any non-negotiable hours of the day that need to have support/supervision coverage?
- Why does the team feel these hours are non-negotiable?
• Think broadly about who is available to provide the various supports identified.
• What type of technology could be implemented to provide support/supervision?
• What resources does the person have to pay for support/supervision needs?
• Is the person already working with a provider that they know and trust?
• How involved is the family able and willing to be in this process?
• What does “Dignity of Risk” mean to each team member?
• What tools/resources can be used to develop a safe plan of care?
Roommate, Housemate, or Living Alone

Why you may want to choose a roommate/housemate
Living alone or with other people depends on your desire to live alone or with someone. Depending on what you can afford, what your needs are and how they will be met may influence whether you choose to pursue a roommate. You may want to choose a roommate for companionship. You may need someone to help with the living expenses. Sometimes a roommate can be a help or support for your supervision needs. Each person has a unique set of needs that will influence whether a roommate situation is desired or needed.

Matching, how do you determine who is a good match for you?
There is no perfect way to find a good match. However, a good place to start is to think about the type of person you would like to live with. Included with this guide is a sample Roommate Profile form that may help you think through the type of person you might be compatible with. Keep an open mind. Sometimes you might be surprised to find compatibility in unexpected ways.

It is important that all roommates have equal responsibility, decision making power, and are involved in choosing new roommates. It is also important that potential roommates meet each other before deciding whether it is a good idea to move in together. It is ok to check references of the person you are considering moving in with. Talking to people who have lived with your potential roommate can help you gain insight into their personality, living habits, or any concerns that might not be obvious. It is also ok to take your time with the decision. It is better to be comfortable with your decision than to regret it once the lease is signed.
# Roommate Profile Worksheet

<table>
<thead>
<tr>
<th>Name:</th>
<th>E-mail Address:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Phone Number:</td>
<td>Gender:</td>
</tr>
<tr>
<td>Date of Birth:</td>
<td>Expected move date:</td>
</tr>
<tr>
<td>Where you live now:</td>
<td>Where you want to live:</td>
</tr>
<tr>
<td>Monthly working budget:</td>
<td>Do you need an accessible home/apartment?</td>
</tr>
<tr>
<td>Under $1000</td>
<td>Over $1000</td>
</tr>
</tbody>
</table>

## What are your habits and what are you looking for in a roommate?

<table>
<thead>
<tr>
<th></th>
<th>Check what applies to you:</th>
<th>Check what applies to your ideal roommate:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Smoking</strong></td>
<td>Don’t Smoke</td>
<td>Non-smoker</td>
</tr>
<tr>
<td></td>
<td>Do Smoke</td>
<td>Smoker</td>
</tr>
<tr>
<td><strong>Drinking</strong></td>
<td>Don’t Drink</td>
<td>Doesn’t Drink</td>
</tr>
<tr>
<td></td>
<td>Do Drink</td>
<td>Does Drink</td>
</tr>
<tr>
<td><strong>Housekeeping</strong></td>
<td>Not Tidy</td>
<td>Not Tidy</td>
</tr>
<tr>
<td></td>
<td>Tidy</td>
<td>Tidy</td>
</tr>
<tr>
<td><strong>Cooking</strong></td>
<td>Cook Occasionally</td>
<td>Cooks Occasionally</td>
</tr>
<tr>
<td></td>
<td>Cook Often</td>
<td>Cooks Often</td>
</tr>
<tr>
<td><strong>Having People Over/Entertaining</strong></td>
<td>Occasionally</td>
<td>Occasionally</td>
</tr>
<tr>
<td></td>
<td>Often</td>
<td>Often</td>
</tr>
<tr>
<td><strong>Dating</strong></td>
<td>Single</td>
<td>Single</td>
</tr>
<tr>
<td></td>
<td>Attached</td>
<td>Attached</td>
</tr>
<tr>
<td><strong>Early to Bed/ Stays up Late</strong></td>
<td>Early</td>
<td>Early</td>
</tr>
<tr>
<td></td>
<td>Late</td>
<td>Late</td>
</tr>
<tr>
<td><strong>Music Volume</strong></td>
<td>Soft</td>
<td>Soft</td>
</tr>
<tr>
<td></td>
<td>Loud</td>
<td>Loud</td>
</tr>
<tr>
<td><strong>Music Preference</strong></td>
<td>Country</td>
<td>Country</td>
</tr>
<tr>
<td></td>
<td>Pop</td>
<td>Pop</td>
</tr>
<tr>
<td></td>
<td>Hip Hop</td>
<td>Hip Hop</td>
</tr>
<tr>
<td></td>
<td>Rock</td>
<td>Rock</td>
</tr>
<tr>
<td></td>
<td>Jazz/Blues</td>
<td>Jazz/Blues</td>
</tr>
<tr>
<td></td>
<td>Faith-based</td>
<td>Faith-based</td>
</tr>
<tr>
<td><strong>Talks on Phone</strong></td>
<td>Occasionally</td>
<td>Occasionally</td>
</tr>
<tr>
<td></td>
<td>Often</td>
<td>Often</td>
</tr>
<tr>
<td><strong>Going out for Fun</strong></td>
<td>Occasionally</td>
<td>Occasionally</td>
</tr>
<tr>
<td></td>
<td>Often</td>
<td>Often</td>
</tr>
<tr>
<td><strong>Currently Employed</strong></td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>Internet Use</strong></td>
<td>Occasionally</td>
<td>Occasionally</td>
</tr>
<tr>
<td></td>
<td>Often</td>
<td>Often</td>
</tr>
<tr>
<td><strong>Own a Pet</strong></td>
<td>Yes, what?</td>
<td>Yes, what?</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>Allergies</strong></td>
<td>Yes, to what?</td>
<td>Yes, to what?</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>Language</strong></td>
<td>English</td>
<td>English</td>
</tr>
<tr>
<td></td>
<td>Other:</td>
<td>Other:</td>
</tr>
</tbody>
</table>
Describe anything else that you may look for in your ideal roommate:

What are your Special Interests/Hobbies? (Choose as many as you’d like)

- Attending Concerts
- Attending Cultural/Art Events
- Auto Repair/Motorcycles
- Bars/Nightclubs
- Basketball
- Bicycling
- Boating/Sailing
- Bowling
- Camping/Hiking
- Clubs/Organizations
- Collecting
- Computers/Internet
- Cooking
- Crafts
- Current Affairs/Politics
- Exercise (working out, aerobics, running/jogging, etc.)
- Faith Practices
- Fishing/Hunting
- Golf
- Health/Natural Foods
- Listening to Music
- Movies
- Musical Instrument
- Photography
- Playing Pool
- Reading
- Science Fiction
- Science/New Technology
- Shopping
- Snow Skiing
- Softball/Baseball
- Special Olympics
- Swimming
- Tennis
- Video Games
- Volunteering
- Watching College/Pro Sports
- Watching TV

What Best Describes Who You Are? (Check all that apply)

- Adventurous
- Aggressive
- Athletic
- Competitive
- Confident
- Conservative
- Emotional
- Energetic
- Hard Working
- Humorous
- Independent
- Laid Back
- Moody
- Open-minded
- Organized
- Outgoing
- Outspoken
- Perfectionist
- Religious
- Reserved
- Responsible
- Shy
- Spontaneous
- Talkative/Social

Is there anything else we should know about you (i.e.: habits, dislikes, special needs, etc.):
Questions to consider related to Roommate, Housemate, or Living Alone:

- Are you interested in having a roommate?
- If interested in a roommate, do you have someone in mind or are you going to want help finding a roommate?
- What role will the roommate(s) play? Will they be paid or unpaid? Friends? Family? Another person with a disability? Will they help share in the cost if paid staffing is needed?
- Does the roommate or you want to have pets? Is there money in the budget for pet expenses?
- Will you want a roommate smokes, drinks alcohol, or uses drugs or a history of using drugs?
- Do you feel safe living alone or do you prefer to live with someone?
- Do you want someone to talk to, do things with, help with cleaning, and fix meals together?
- Do you like coming home to a place where someone else is there?
- Do you prefer to be alone or do you like the companionship a roommate may provide?
- Can you afford to live alone or do you need to share rent and utilities with someone?
- Do you get along with other people? What type of people do you get along with best?
- What type of person do you not get along with?
- Do you want a roommate to help with needs that you have such as dressing, shopping, fixing meals or help in an emergency?
- Will the person you live with help you with your needs in exchange for no or reduced rent?
- How will you determine who is a good roommate for you?
Household Furnishings and Supplies

Furnishing your Home
Once you have located the place where you will live, something else you will need to consider is what kind of furnishings and supplies you will need. It is important to remember that it is common for people to not start with everything they need. Additionally, it is possible that not everything will be brand new or exactly the way you want it. Being realistic about this aspect may help prevent disappointment. Get creative and have fun with the resources available to you. Your home is your space to decorate and create.

Suggested resources to obtain household furnishings
Some people may qualify for assistance in purchasing needed items. Your case manager can review with you to see if you qualify for help. Craigslist, estate or garage sales, major retail stores, thrift stores, churches/places of worship, some non-profits, donations from friends/family, local food shelves, Twincitiesfreemarket.com, and Bridging are places to obtain household furnishings.
Basic Household Furnishings and Supplies Checklist

Below is a list of items you may want or need when moving into your own home. Use this list to determine what items you may need and who may help to provide them.

**Standard Furniture**

___ Bed frame  ___ Mattress/Box Spring  ___ Dresser
___ Floor Lamp  ___ TV Stand  ___ Dining Table & Chairs
___ Night Stand  ___ Table Lamp  ___ Sofa/Couch
___ Chair  ___ Floor mat/area rug  ___ Culturally specific furnishings

**Household Supplies**

*Kitchen:*

___ Dishes (plates, bowls, cups)  ___ Silverware  ___ Tupperware/Storage
___ Towels (Kitchen)  ___ Drinking Glasses (Plastic-4 Pack)  ___ Paper Towels
___ Dish Cloths  ___ Kitchen Garbage Can
___ Cleaning Supplies (Windex, All-purpose)  ___ Pots/Pans  ___ Toaster
___ Mixer  ___ Potholders  ___ Utensil Cooking Set
___ Mixing bowls  ___ Coffee/Tea Pot  ___ Small Cutting Board
___ Measuring Cups (dry/liquid)  ___ Sponge  ___ Strainer
___ Cleaning Supplies (Windex, All-purpose)  ___ Dish Soap  ___ 3 pc Knife Set
___ Mixer  ___ Crockpot  ___ Cookie Sheet
___ Mixing bowls  ___ Rice Maker  ___ Measuring Cups (dry/liquid)
___ Measuring Cups (dry/liquid)  ___ Crockpot  ___ Microwave

*Bathroom:*

___ Towels/Washcloths  ___ Sheets
___ Shower Curtain & Rings  ___ Bedding
___ Toilet Paper  ___ Pillows
___ Toilet Brush and cleaner  ___ Blanket
___ Bathroom Garbage Can  ___ Other

*Bedroom:*

___ Sheets
___ Bedding
___ Pillows
___ Blanket
___ Other

*Miscellaneous:*

___ Laundry Detergent  ___ Laundry Basket  ___ Mop
___ Garbage Bags  ___ Fire Safe Box  ___ Vacuum
___ Blanket  ___ Broom w/Dust pan  ___ 2 Pillows
___ Other:
Questions to consider related to Household Furnishings and Supplies:

- What type of furnishings will the person need?
- How will the furnishings be obtained? (See Basic Household Furnishings and Supplies Checklist to use as a guide)
- Do you need help moving the items?
PUTTING YOUR PLAN TOGETHER

Your county case manager / service coordinator is your resource for “putting your individualized housing plan together”. See Individualized Housing Options Worksheet to help you start the process. *With flexible and creative planning, you can LIVE in the housing option and community of your CHOICE with the help and support you need.*

CONCLUSION

This guide will help you learn and explore available housing options where you want to live. Together, county partners offer flexible housing opportunities. The information and resources in this guide will help many people experience greater individualized living in housing than makes sense for them.
### Individualized Housing Options Worksheet—Your self-directed plan

1. **Where do I want to live?**
   - **What town do I want to live in?**
     - 1st Choice: ____________________
     - 2nd Choice: ____________________
     - 3rd Choice: ____________________

2. **What kind of housing do I want?**
   - **Do I want to own my own place?**
     - □ House  □ Townhouse  □ Condo
   - **Do I want to rent?**
     - □ Apartment  □ Condo  □ House  □ Townhouse  □ Duplex  □ Other: ____________________

3. **Do I want a roommate?** □ Yes □ No
   - **How many?** ________
   - **If yes, What type of roommate do I want?**
     - □ Family Member  □ Friend  □ Peer  □ Paid Caregiver  □ College Student  □ Other: ____________________

4. **What is my monthly income?**
   - **This is how much money I earn each month:**
     - Social Security:
     - My Job:
     - Shelter Needy Funds:
     - Other:
     - TOTAL:

5. **How much money do I need to pay for housing each month?**
   - **My rent or mortgage will be _________ each month.**

6. **How much money do I need to pay for expenses each month?**
   - **These are what my expenses will be each month:**
     - Electric:
     - Heat:
<table>
<thead>
<tr>
<th>Phone:</th>
<th>Internet:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cable:</td>
<td>Insurance:</td>
</tr>
<tr>
<td>Groceries:</td>
<td>Water/Trash:</td>
</tr>
<tr>
<td>Other:</td>
<td>Other: _____</td>
</tr>
<tr>
<td></td>
<td>Other: _____</td>
</tr>
<tr>
<td>TOTAL:</td>
<td>TOTAL:</td>
</tr>
<tr>
<td>GRAND TOTAL: _______________</td>
<td></td>
</tr>
</tbody>
</table>

7. **What do I need help with to live in this setting?**

   **What do I need help with in my own place?**
   *(Examples: budgeting, shopping, rides)*

8. **What people or things can help me with items listing in Question 7?**

   **Who can help me?**
   *(Examples: Family, friends, paid staff, job coach, etc.)*

   | 1. | 1. |
   | 2. | 2. |
   | 3. | 3. |
   | 4. | 4. |
   | 5. | 5. |

9. **Do I have any concerns about living in this setting?**

   **What am I worried about when I move?**
   **Who will help me with these concerns?**
   *(Examples: What if I can’t afford it? What if I get lonely? What if I have health issues?)*

   | 1. | 1. |
   | 2. | 3. |
   | 3. | 3. |
   | 4. | 4. |
   | 5. | 5. |
10. Who will help me move?  
Do I know someone with a truck to help me?  
If yes, who: ____________________

11. What do I need in my new home?  
What kinds of furniture and supplies will I need?  
See Furniture Checklist.

12. What are the tasks and who is responsible for each?  

<table>
<thead>
<tr>
<th>Tasks:</th>
<th>Who will help me:</th>
<th>Timeline:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Multi County Collaboration Housing Work Group
Participating Counties

Anoka
Blue Earth
Carver
Chisago
Crow Wing
Dakota
Hennepin
Olmstead
Sherburne
Ramsey
Scott
St. Louis
Washington
Wright