

## **Housing Options For People With Mental Illness**

Home. It means much more than shelter. Whether it is a room of one's own, an apartment, or a house, a home can offer stability and a chance to create community. For people with severe mental illness, home can be a space to live in dignity where recovery can take place.

Many factors will influence where you live, such as:

- How much can you afford to pay?
- Is the neighborhood pleasant; is it safe?
- If you will be sharing your living space, will your housemates be compatible?
- Is the house, apartment, or room in good condition?
- Is transportation to shopping and your treatment center close?
- How much support will you need to carry out everyday activities?

Be sure to find out whatever you can about the landlord: Does he or she have a reputation for responding promptly and courteously to tenants' requests? Are previous tenants happy with their experience living there? And have the lease reviewed before you sign on the dotted line. If you need help-finding a place, filling out forms, or reviewing a lease-your caseworker is a valuable resource. If you do not have a caseworker, contact the advocacy group or the housing specialist at the public mental health agency nearest you.

### **Home Ownership**

Most of us dream of owning a home. Yet this dream remains out of reach for many Americans, especially those with mental disabilities. However, a few programs exist to open the door to home ownership for people who have disabilities and whose incomes are low to moderate.

Help varies with the programs, which are joint ventures between State and local home ownership coalitions. Here are some examples of the kinds of assistance you might receive: financial counseling; assistance with a down payment, closing costs, and property repairs to meet inspection requirements; and financial support to prevent delinquency on the loan if you were unable to make your mortgage payment-if, for example, you were to become hospitalized.

Before you get your hopes up about owning a home through one of these programs, keep in mind that not all States and localities have them, and, as is so often the case, funds for these programs are limited. To find out more about such programs, call the National Home of Your Own Alliance at 800-220-8770.

### **Public Housing**

The Federal Government provides housing assistance through the Department of Housing and Urban Development to people who have low incomes primarily through two programs: the Section 8 tenant-based rental assistance program and the Section 8 project-based rental assistance program.

Although the kind of housing varies from State to State, the programs basically operate like this:

- The tenant-based rental assistance program provides vouchers or certificates to subsidize rent. Under this program, a person pays 30 percent of his or her income toward rent, and the certificate or voucher pays the difference to the landlord. It offers the most flexibility in terms of where a person can live and what kind of housing arrangement he or she can select. However, the number of available vouchers is limited and the waiting list for this program is extremely long.
- The project-based rental assistance program offers landlords incentives to provide housing for people with disabilities by tying the subsidy to the building. The demand for this housing also outstrips the number of available units.

Contact your local housing authority to find out about availability and to apply for public housing or Section 8 certificates or vouchers. Each housing authority has its own application system. You may need to ask your caseworker or a family member to help you navigate the system.

### **Other Housing**

States and localities also fund housing programs. In addition, some for-profit organizations offer housing for people with disabilities. Contact your local or State mental health authority to find out about licensing and required services. In general, many localities offer several of the following options:

- Private Residential Housing;
- Commercial Boarding Homes;
- Supported Independent Living;
- Personal Care Group Homes;
- Community Residential Rehabilitation Centers;
- Structured Residential Programs; and
- 24-Hour Care Homes and Nursing Facilities.

*As you read the following descriptions, keep in mind that localities refer to and define these housing options differently.*

**Private Residential Housing:** Most private residential housing offers little or no supervision. The lease or rental agreement will be between you and the owner. In addition to your local community mental health center (CMHC) or caseworker, classified ads in local newspapers, community bulletin boards, and friends are excellent sources to find private residential housing. If you are renting a room, be sure to find out if you are permitted to use the kitchen, have visitors, use the telephone, or have your own telephone installed in your room.

**Commercial Boarding Homes:** If you want to live independently and are willing to share space with other people, a boarding home may be a good option for you to consider, especially if your income is meager. Boarding homes are not required to provide general or supportive services, but usually serve meals. Some commercial boarding homes have contracts with local mental health authorities to provide rooms and minimal supportive services for people with mental illness.

**Supported Independent Living:** If you want to live alone in an apartment but need occasional help with daily living skills, supported independent living can offer the right balance between independence and assistance. However, this housing option is limited and extremely difficult to get.

**Personal Care Group Homes:** If you need assistance carrying out daily living tasks, a personal care group home can provide you with the support you need. Personal care homes have staff that generally assist with personal hygiene; aid in everyday activities such as shopping, laundry, securing necessary medical care, and administering medications; and help with personal finances. Personal care homes generally are privately owned and operated, but licensed through your State.

**Community Residential Rehabilitation Centers:** This housing option is the public sector equivalent of personal care homes. These group homes vary in the level of support and services they provide—from intensive therapeutic arrangements that tend to be transitional living situations to moderate-care arrangements for people who can live semi-independently. Your best bet to explore these options is to contact your caseworker or your local CMHC.

**Structured Residential Programs:** If you or your loved one currently is experiencing mental health problems but does not require inpatient hospital care or 24-hour supervision, a structured residential program can provide long-term therapeutic treatment and rehabilitation in a secure, home-like setting.

**24-Hour Care Homes and Nursing Facilities:** If you or your loved one needs around-the-clock supervision and assistance with all daily living activities, a 24-hour care home or a nursing facility is an appropriate option. A client assessment—which includes a psychological evaluation, health assessment, and medical examination—usually is required for placement in a 24-hour care home. A pre-admission assessment is required for admission to a nursing facility.

## **Resources**

Work closely with your caseworker or the housing coordinator at your CMHC. He or she should know which housing options are available in your community. He or she will also help you identify—and apply for—the most appropriate living arrangement for your wants and needs.

In addition, your local affiliates of the National Alliance for the Mentally Ill (NAMI) and the National Mental Health Association (NMHA) will have information on housing options in your area. Check your telephone directory or call the national offices for your local affiliates.

National Alliance for the Mentally Ill  
Colonial Place Three  
2107 Wilson Boulevard, Suite 300  
Arlington, VA 22201-3042  
Telephone: 800-950-6264  
Fax: 703-524-9094  
TDD: 703-516-7227  
<http://www.nami.org/>

National Mental Health Association  
1021 Prince Street  
Alexandria, VA 22314-2971  
Telephone: 800-969-6642  
Fax: 703-684-5968  
TTY: 800-433-5959  
<http://www.nmha.org/>

*Note: These are suggested resources. It is not meant to be a complete list.*