



QUICK
GUIDE

Brain Injury and Housing

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

Many of these resources are for housing, not the skills people need to be safe and independent. There are other resources for learning financial management.

The Basics

If someone needs assistance to pay for housing, there are two government programs:

- A. Public housing is state-owned, affordable rental houses or apartments, intended for families with low incomes, seniors, and people with disabilities. Public Housing Authorities, or PHA's own the building, and serves as landlord and manages these programs at local levels.
- B. Subsidized housing is owned and operated by individual landlords or organizations who receive subsidies in exchange for renting to low- and moderate-income people. It is obtained through vouchers, where the subsidy is used by a tenant to find rental housing and is paid to a private landlord, or the subsidy is given to a property owner who provides affordable housing.

Eligibility for these programs depends largely on income and the cost of living in the area in which you live.

The Section 8 and Public Housing programs do not issue a credit check, but Section 8 landlords likely will, as well as individual affordable housing properties.

If you feel you've been discriminated against, you have rights! Under the Fair Housing Act, it is the policy of the Commonwealth of Virginia to provide for fair housing to all its citizens, regardless of race, color, religion, national origin, sex, elderliness, familial status, source of funds, sexual orientation, gender identity, military status, or disability, and prohibit discriminatory practices with respect to residential housing.

If you need an accommodation, you can ask for it! Persons with disabilities can request reasonable accommodations to properties they are renting. A reasonable accommodation is a change, exception, or adjustment to the rules, policies, or procedures (e.g. waiving a pet fee for a service animal), or a structural or physical change to the inside or outside of the home (e.g. installing a ramp or grab bars) that does not create an undue financial burden on the owner. If the landlord refuses to provide the requested accommodation, complaints can be filed with the Real Estate Board and the Fair Housing Board.

Resources:

Many housing resources are provided by locality or by region. Here are a few places to start.

- Local public housing authorities: provide low rent housing assistance to qualified renters. Find the one for your area here: <https://www.hud.gov/states/virginia/renting/hawebbsites>
- Local Continuums of Care coordinates housing and services for families experiencing a housing crisis. Find the one for your area here: <https://www.hud.gov/states/virginia/homeless/providers>
- Housing Tracker: provides low income renters with the most complete and up-to-date info on low income, affordable and subsidized housing, and public housing and voucher waiting list information. <https://affordablehousingonline.com/>
- Virginia Housing: a nonprofit organization created to help Virginians attain quality affordable housing; they provide a variety of programs and resources to help renters and homeowners, including financial management classes, housing directories and search features. <https://www.virginiahousingsearch.com/>
- Virginia Supportive Housing: a nonprofit organization that provides permanent housing and supportive services in 17 communities across Virginia. Unlike some organizations, they do not require individuals to be addiction-free, mentally stable or have employment before they house them. <https://www.virginiassupportivehousing.org/>
- Virginia Department of Housing and Community Development has a number of resources to assist with housing needs, from tax credit programs, to programs to prevent homelessness to a housing search feature. <https://www.dhcd.virginia.gov/housing>
- Housing Opportunities Made Equal is a housing counseling agency that can provide help finding housing, making a request for reasonable accommodation, and reporting housing discrimination. <https://homeofva.org/>

The Brain Injury Association of Virginia can help you better understand housing and consult with you about your personal situation. We can then direct you to services in your area you might need. Our services are confidential and free.

Learn more on **biav.net**

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This project is supported [in part] through state general funds (Contract #16-002A) administered by the Virginia Department for Aging and Rehabilitative Services (DARS).