



Housing



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The resource section at the end of this chapter gives you the locations, phone numbers, and/or Web sites of agencies where you can find help. For access to computers and assistance in reaching the information on Web sites, contact your local public libraries, senior centers, community centers, or family resource centers.



When grandparents raising grandchildren take on the responsibility for their grandchildren, there may be problems with their current housing situation. Can they stay in their home? Does their current home meet the requirements for having their grandchildren live with them? Is there enough room for everyone? Where can they go to find help to make any changes that are needed so that their grandchildren can live with them? These questions and other concerns are answered in this section on housing issues that may affect grandparents raising grandchildren.

1. Now that my grandchildren are living with me, I need help with housing expenses. What kinds of housing assistance are available?

There are several kinds of housing assistance available. In many communities there are publicly owned housing units for families and older adults. In some cases, the rents are set at about 30% of a household's income. There is other housing that is privately owned, but whose owners have agreed to keep rents at lower levels and to rent to low income households in return for federal government loans or tax breaks.

There are also housing choice vouchers, which a household can use to pay part of its monthly rent. With a voucher, the household pays 30% of its income for rent, and the government pays the rest. This program, also known as Section 8, can be used for any kind of housing if the owner agrees to accept the voucher and the rent is kept below a certain limits. You do not have to have legal custody of your grandchildren to apply for vouchers. You simply apply as a family and receive a voucher to meet the size of your family's needs.

2. What are the income limits for these assistance programs?

A local housing authority should be able to help you find out if you qualify for these assistance programs. Most assistance is for people with what the U.S. Department of Housing and Economic Development (HUD) calls "low income" or "very low income," based on the "area median income." Low income is defined as 80% or less of the area median income. Very low income is defined as 50% or less of the area median income. You can find the housing authority

serving your area by looking in the government listing in the phone book for your city or county. Look under housing authority, housing operations of community development authority. (See the answer to the next question for more information.)

3. How do I find out if there is any housing assistance in my community?

A good place to start is with the local public housing authority. Many Wisconsin communities have housing authorities, as do some counties. The housing authority may be listed separately in the government section of the phone book or it may be under the community development authority. A list of all housing authorities can be found on the Internet at http://www.wheda.com/WIFrontDoor/WIFrontDoor_Renters.asp Often there are long waiting lists in some areas.

Housing authorities aren't the only place to go that offer assisted housing. Many housing developments are owned and run privately. The owners agree to keep the rent low because they have received government help to pay for the cost of building the housing. The community action agency that serves your area may have a listing of assisted housing.

4. Do I qualify for any government housing assistance?

The only way to know for sure whether you qualify is to talk with housing authority staff. They may be able to give you a quick answer, but they probably will ask you to fill out an application. Along with income limits, you may need to meet other conditions to qualify for housing assistance.

5. Can a landlord refuse to rent to me because my grandchildren live with me?

According to federal fair housing laws, a landlord cannot refuse to rent to a household just because it includes children. However, your grandchildren must be under 18 years old.

This law usually does not cover housing meant just for seniors. Normally, owners of private senior-only housing do not allow children as residents. However, some federally financed housing for seniors does let minor grandchildren live there. To find out more about your fair housing rights, call the Wisconsin office of the U.S. Department of Housing and Urban Development (HUD) at 414-297-3214, Extension 8300, or visit its Web site <http://www.hud.gov/offices/fheo/> to see the "Fair Housing and Equal Opportunities Division."

6. I currently live in senior citizen housing. Will I have to move if my grandchildren live with me?

As a rule, children cannot live in senior citizen housing and you may be asked to leave if they move in with you. Check your lease to be sure. Low-income public housing is different. Residents can take in their minor grandchildren if the number of people living in each unit does not go over limit.

7. Is there a certain size my apartment needs to be if my grandchildren are living with me?

In most cases, landlords can set a limit on the number of people in an apartment to just two sharing a bedroom. In some cases, they may limit how many people can live in an apartment based on the amount of livable space in the apartment. This usually lets more people live in the apartment. If a landlord sets a rule—such as one person per bedroom—the landlord may be trying to avoid renting to families. If this is the case, you may want to check with your local housing authority.

8. I need a loan to fix up my home so my grandchildren can live with me. Are there any government programs to help me?

If you are talking about basic repairs, many communities have low interest loan programs to help homeowners keep up their homes. Check with your local community development office or with the city or village clerk’s office to see if your community has a program to help you. If you are in a rural area, the Rural Housing Service of the US Department of Agriculture has a program that can help you with the cost of repairs. Look in the phone book under the US government listings for the phone number of the office in your area.

The Wisconsin Housing and Economic Development Authority (WHEDA) also offers home improvement loans. For information contact WHEDA at 1-800-362-2761 or visit its Web site at www.wheda.com

Another place to check is with the Community Action Agency in your area. Many run home repair programs and special programs that help with making energy improvements for low-income housing.

9. I have heard I can borrow against the value of my home to help with the extra expenses of raising my grandchildren. Is this a good idea?

There are several kinds of loans that allow you to do this. The most common and easiest is known as a “home equity loan.” Another kind of loan that is available in some areas is a “reverse equity mortgage,” which is available just to senior citizens. If you have owned your home for many years and it has grown in value, it may be worth thinking about a loan. The problem with either of these loans is that you are using your home to guarantee that you will pay off the loan. Many financial advisors say that it is a good idea to take out such loans only for emergency expenses, such as major home repair or medical bills. They do not advise these loans as a way to add to your monthly income.

10. I keep getting offers for home equity loans in the mail and sure could use some extra cash. Are these loans a good idea?

Since you are a homeowner, many businesses will be happy to give you a loan. In return, they will take a mortgage on your home. This means it is easy to get the loan, the interest they charge at first may be low, and it may not cost a lot to get the loan. However, if you can't make the payments, you could lose your home. Some businesses that advertise low rates and payments may have fine print that says rates will go up after the first year or that payments may not cover all the interest that is being charged. This could mean that payments could go up or that the amount you owe on the loan keeps getting higher. Either of these situations could cause problems for you in the future. It's better to read the fine print of the loan application carefully or to borrow from a bank or credit union where you already do business.

11. Are there any special safety concerns that I should know about now that I have my grandchildren living with me?

- Hot water temperature: If your grandchildren are preschoolers, check the temperature setting on the hot water heater. Make sure the temperature is set low enough so that the water won't burn them. The recommended level to prevent burns and save energy is about 120 degrees. You can check the temperature by running the hot water into a glass with a food thermometer in it. Keep it there until the temperature stops rising.
- Smoke detectors: Check your smoke detectors often and change the batteries every year. Smoke detectors can wear out; if yours are more ten years old, consider replacing them.
- Carbon monoxide detectors: Carbon monoxide detectors sound the alarm if your furnace or other combustion appliance is not working properly so that it is giving off carbon monoxide. If you don't have a carbon monoxide detector, consider buying one.
- Mold/humidity: If you see mold or smell musty odors, there may be humidity problems that you should try to fix. Childhood asthma is on the rise, and mold and other microbes that grow in high humidity can trigger childhood asthma.
- Lead paint: If your home was built before 1978, you may have lead paint on some surfaces. Lead-based paint is especially dangerous to preschool children. Check with your local public health or University of Wisconsin–Extension office for information about the dangers of lead paint and how to deal with them.
- Tobacco smoke: Research shows that smoking cigarettes around young

children may cause them to have health problems. If your guests must smoke, ask them to smoke outside.

12. If I become the foster care provider for my grandchildren, will my home have to meet special standards?

There is a special foster care program for those who agree to care for children of relatives. The program is called Kinship Care. If you are accepted in Kinship Care, there are no licensing and no special standards to meet for your home. To find out if you qualify for Kinship Care, contact your local human service agency. Look in the city or county listings of the phone book under human services or social services.

If you do not qualify for Kinship Care, then you must be licensed as a foster care provider and get your home approved if you wish to receive financial support. To find out the standards needed for foster care homes, contact your local human services department. The rules are likely to include having separate beds for each child, separate bedrooms for girls and boys, and set minimum amounts of living space for each child.

13. My grandchildren have come to live with me, but I cannot afford to buy new furniture for them. Where can I borrow or buy low-cost used furniture?

There are a number places you can go to find second-hand furniture, many of them nonprofit organizations such as St. Vincent de Paul, the Salvation Army, and Good Will. The Yellow Pages will list stores that sell used furniture (look under Furniture-Used). You could also check with local churches, synagogues, or mosques for help or information on how to find free used furniture. The list at the end of this chapter gives contact numbers for places in your area that may be able to help you. There often are waiting lists for the limited supplies of free and used furniture.



The information in this chapter has been developed by John Merrill, Professor/Extension Housing Specialist, School of Human Ecology, University of Wisconsin-Madison.

This chapter has been reviewed by Wendy Fearnside, Program and Planning Analyst, Bureau of Aging and Long Term Care Resources, Division of Supportive Living, Wisconsin Department of Health and Family Services; Sandra L. Rubins, HUD; and Tony Perez, Director, City of Milwaukee Housing Authority.

This chapter is one of eight chapters included in the *Grandparents/Relatives Raising And Nurturing Dependent Children (GRAND) Resource Guide*. Other topics addressed in the resource guide include Child Care, Counseling, Education, Financial Assistance, Health, Legal, and Parenting issues. They can be found on the Grandparents Raising Grandchildren Web site at:
<http://www.uwex.edu/ces/flp/grandparent/grand.pdf>

The University of Wisconsin-Extension presents the information in the *Grandparents/Relative Raising And Nurturing Grandchildren (GRAND) Resource Guide* as a service to those who are raising grandchildren or other kin or to those who are working with them. Although every effort has been made to ensure accuracy and reliability, UW-Extension and contributors to this resource guide make no warranty or guarantee concerning the accuracy or reliability of the content in the resource guide.

