



A Technical Assistance Center at the Institute on Disability/UAP, University of New Hampshire

March 1998

Introduction

April will bring Alliance participants, state coalition members, staff, and friends together in Washington, D.C., for a national conference called "Homeownership: A Dream, A Challenge, A Reality." Over the last five years, the Alliance has brought people together on several occasions to learn from one another. These events have always been exciting, but this conference is the most ambitious and has the broadest scope.

The conference kicks off on Sunday afternoon, with speakers from the federal agencies and national organizations that were the driving force behind the formation of the Alliance. Sunday night features a housing fair with states demonstrating their unique activities in creative, multimedia formats. Some states have hinted that their exhibits are going to knock people's socks off!

The conference continues Monday and Tuesday, with workshops and keynotes guaranteed to challenge and to inspire. On Tuesday, the focus is on policy. State delegations are visiting Capitol Hill to confer with their legislators about the exciting opportunities homeownership presents for individuals with disabilities, as well as for their communities.

The Advisory Board is meeting twice between conference events to discuss issues in their states, as well as the participation of people with disabilities in state and national initiatives.

Wednesday, the conference is devoted to the issue of "where do we go from here?" It's hard to believe that some of us have been working together for five years. Watching the Alliance grow from an idea on paper to a 23-state network has been a rewarding experience. We hope that people will return to their states energized to continue their efforts to promote homeownership for people with disabilities.

- **Cathy Ludlum**

Building New Roads to Homeownership

The road to homeownership is seldom a smooth one, and that is especially true for people with disabilities. Along the way, there may be jungles of bureaucracy, deserts of scarce funding, and potholes

of poor accessibility. For example, a potential homebuyer can be brought to a halt by an absence of personal assistance resources, just like a traveler who has found the bridge is washed out.

One solution may be found by approaching a legislator and explaining how a policy or program impacts a person's life. If you are traveling to Washington, D.C. (as many of us will be in April), we encourage you to arrange appointments with your senators and representatives while you are there.

Timing is important. It is best to avoid Mondays and Fridays since many lawmakers try to go home for the weekend. Also, be sure to avoid holidays, and days when it's unlikely that legislators will be on the Hill, such as the day after Thanksgiving.

The key is to start early! Send a letter approximately six weeks in advance, giving an approximate time you would like to meet (for example, between noon and 4:00 p.m. on the afternoon of Tuesday, April 28, 1998). Briefly describe your issue, and enclose relevant materials. Be sure to send your letter both to the Washington office and to the Congressperson's office in your state. Two weeks before you plan to meet, call both offices to confirm the appointment. You may have received a letter with a set time, but it is still necessary to call and follow up. Again, call the day before the appointment to confirm.

When the day arrives, be punctual, and bring additional copies of your materials. That way, you will be ready to discuss them with your legislator even if he or she doesn't have them handy. Your meeting may be fairly brief so prepare to use the time well.

Meeting with your Congressional representatives can have a positive impact on important policy issues. The meeting also can be fun and educational, both for them and for you!

Oregon

Oregon Home of Your Own is pleased to announce that ten program participants have become home owners. Having met this goal, the Oregon coalition anticipates another ten to twenty home purchases during 1998 and 1999. The coalition has learned a great deal over the last several months about fundraising and obtaining contractor bids to make homes accessible. The program has applied for \$65,000 in down payment assistance from the Oregon Housing and Community Services Department and is seeking additional sources of assistance. The coalition is applying for funds from the Fannie Mae Foundation to pay for staff assistance with closings across the state. In November, the initiative's program director spoke at the Fannie Mae HomeChoice conference. Fannie Mae is purchasing Oregon State Bonds that can be used in conjunction with the HomeChoice product. In addition, the Oregon coalition is working in several ways to increase affordable housing options for people with developmental disabilities. One focus is the establishment of a fund to assist people who want to rent with their security deposits. Another is participation in a grass roots effort to create a real estate transfer fund that would increase the money available for affordable housing. The coalition is providing technical assistance to ten "Housing Task Forces" statewide which are developing pilot programs involving supported living. Oregon Home of Your Own is also updating its resource guide and writing about the experience of its ten homeowners.

Illinois

The Illinois coalition continues to build on its six-year effort, Project Ground Floor. With funding always being sought to support the continuation of efforts, the future looks promising. The state Planning Council on Developmental Disabilities has allocated over \$250,000 for a project consultant and five housing specialists statewide. These positions are intended to bring expertise to organizations that assist people with developmental disabilities. Over 50 homeowners with disabilities have participated in this homeownership initiative. The coalition was recently awarded \$500,000 from the Trust Fund of the Illinois Housing Development Authority. In addition, the Chicago Department of Housing has allocated \$175,000 in assistance to homebuyers. Finally, the Planning Council, in collaboration with member banks, is preparing to apply to the Affordable Housing Program, *Set Aside*, sponsored by the Federal Home Loan Bank.

Michigan

Michigan has been very busy as a result of the HomeChoice program. A second homebuyer recently celebrated a closing, another participant is on the verge of closing, and several other individuals and families are at various stages in the homebuying process. The coalition continues to work on increasing a pool of cash reserves and on nurturing local communities to assist wherever possible. Michigan has also been encouraging more local agencies to assist people as they go through the steps of buying a home. Unfortunately, people who live in outlying areas have not received the attention the coalition would like to provide. Efforts are being made to address this issue and reach people in outlying areas.

New Hampshire

New Hampshire has received approval for a \$240,000 grant from the Federal Home Loan Bank. The grant supports continuing Home of Your Own activities and rehabilitation for homes previously purchased through the program. In addition, the grant supports homeownership opportunities for a diverse population opening the door for people in New Hampshire who do not have developmental disabilities. In addition, the New Hampshire Housing Finance Authority has created a new product called the Mortgage Assistance Program. This program provides an upfront subsidy, allowing families to pay approximately \$11,000 to \$14,000 more toward a home than they would ordinarily be qualified for. This is not exclusively a Home of Your Own product, and is therefore available to any eligible purchaser. Home of Your Own plans to use this new product for families having a child with a disability. A second buyer recently closed on a home using HOPE 3 funding for accessibility rehabilitation. HOPE 3 will be used to make the entrance and first floor wheelchair accessible, and to install a lift to the basement where the homeowner's washer, dryer, and gym equipment are located. The local housing authority purchased the building and then sold it to the homebuyer. More homeownership opportunities like this one are expected in the future.

Arizona

After three years of operation, the Arizona Home of Your Own Program has assisted 23 individuals in purchasing their homes. The first two closings of 1998 took place in the towns of Benson and Lake Havasu. The coalition is in the process of applying for Federal Home Loan monies and for other grants from major banks in Arizona. The project has committed its first \$90,000 to homebuyers for down payment assistance and closing costs. The program continues its partnership with four nonprofit housing counseling agencies, and also is involved with several banks who have specialized programs for people with low incomes. The Division of Developmental Disabilities and the Department of Commerce will be conducting a strategic planning meeting to promote rental assistance for people with disabilities throughout the state. The steering committee which directs the Arizona Home of Your Own meets twice a year, and is committed to continuing the efforts of the program.

Idaho

The Idaho Home of Your Own coalition, sponsored by the Council on Developmental Disabilities, has demonstrated its success by assisting 21 people to purchase homes of their own. After administering the initial pilot, the Council identified a community agency to continue the program. Community Partnerships of Idaho, Inc., began contracting with the Council in May of 1997 to assist Home of Your Own applicants and to participate in the daily operations of the program. A formal transition began at that time, and was completed in January of 1998. For a short time, the Council and Community Partnerships administered the program together, while the Council completed its five remaining loan closures and funding was being secured. Community Partnerships will assist 26 additional homebuyers over the next two years. An application submitted by the organization to the Idaho Housing and Finance Association's HOME program is still pending. In December, the Federal Home Loan Bank of Seattle's Affordable Housing Program notified the Council on Developmental Disabilities and Community Partnerships of Idaho that their application was selected for funding. The application, totaling \$140,400, was for \$130,000 in down payment assistance and \$10,400 for administrative costs. D.I. Evans Bank of Burley, Idaho, sponsored the application to the Federal Home Loan Bank of Seattle. The Council on Developmental Disabilities has written a publication describing the Idaho Home of Your Own program. The publication addresses many issues, including program administration, eligibility requirements, the application process, securing a mortgage loan, homeownership counseling, identifying and building supports, identifying properties, finalizing financing commitments, post closing considerations, and stories by homeowners. Idaho is looking forward to the National Home of Your Own conference in April, as an opportunity to share ideas and network with the other Alliance states.

Connecticut

The Connecticut Home of Your Own Initiative is celebrating with a single mother who recently purchased a duplex unit. Another participant has prequalified for a mortgage and is presently negotiating on the price of a house. The Connecticut coalition has been busy this spring, especially in the areas of education, funding, and policy change. On the policy front, efforts are being made to expand the rental subsidy available through the Department of Mental Retardation to use toward a mortgage. A proposal to provide \$100,000 in funding for an accessible housing registry is included in the Governor's budget and

will be discussed in the Legislature this year. In addition, the initiative has received a HOME grant for \$550,000. Although this is great news, deciding how to allocate the money has been unexpectedly complicated. Unfortunately, when working with people on extremely tight budgets, sometimes even the possibility of receiving a home for free doesn't solve the problem of how to pay the ongoing costs such as maintenance and property taxes. In the arena of education, a training is scheduled for bankers who use the Connecticut Housing Finance Authority homeownership program, which is the primary mortgage source for Home of Your Own participants. The training will be conducted by members of the steering committee, including a person with a disability, a banker, and a realtor. It will cover both technical aspects of CHFA mortgages and personal perspectives about why homeownership is important to people with disabilities. The comprehensive Homebuyers' Resource Packet, prepared by the coalition last fall, has been distributed to Connecticut's Independent Living Centers and to advocacy offices. The packet includes all of the paperwork needed to apply to Home of Your Own, as well as background materials, and books on homeownership and personal assistance. The packet has been well received, and trainings and feedback sessions are now being scheduled. Members of the Connecticut Steering Committee are looking forward to the April conference, "Homeownership: A Dream, A Challenge, A Reality," in Washington D.C. Travel plans are underway, and everyone's excited about this opportunity to share with others and to learn.

New York

The New York Home of Your Own Project welcomes a new state contact person. Patti Maher is already on the job handling the 75 calls that the program receives regarding homeownership; this is on-the-job training in the fast lane. All loan moneys from the State of New York Mortgage Agency (SONYMA) have been used. It appears SONYMA will commit an additional annual amount of \$1 million for the foreseeable future. These 4% funds will only be used for persons with the lowest incomes. With the assistance of the Fannie Mae New York Partnership Office, the program is expanding HomeChoice into the New York City Metropolitan area and adding Long Island Savings Bank to its pool of lenders. A meeting on February 10th kicked off the expansion activities. Long Island Savings is exploring the possibility of setting aside a portion of its foreclosed properties for Home of Your Own participants. Four participants recently closed in the Albany area using HomeChoice. With increased flexibility on the part of Fannie Mae and the addition of new coalition members, a large number of referrals is expected. A new round of HOME funds is available throughout the state. The coalition will request another allocation while providing technical assistance to several other nonprofit agencies. One agency, Onondaga Community Living, is proposing to close a group home by assisting the individuals who reside there to become homeowners.

Massachusetts

The Massachusetts Home of Your Own Alliance congratulates 18 individuals and families on the purchase of their homes. The new homeowners span the state from Berkshire County to Cape Cod, have a variety of disabilities, and have varying household compositions. Some new homeowners bought condominiums, while others bought single or multi-family homes; still others became members of housing cooperatives. The 18 purchasers used a variety and combination of funding sources: 10 used Fannie Mae's HomeChoice mortgage product; 12 accessed down payment and closing cost assistance

through a program sponsored by Massachusetts Home of Your Own, BankBoston, and the Federal Home Loan Bank of Boston; and 14 individuals worked with the Massachusetts Alliance's primary lender, BankBoston, and its mortgage subsidiary, Homeside Lending. All individuals have received education on homeownership and post-ownership issues through a statewide network of community-based nonprofit housing agencies. In October 1997, Citizens' Housing and Planning Association (CHAPA), the lead agency in the Massachusetts initiative, was awarded Federal HOME funds through the state Department of Housing and Community Development to provide down payment and closing cost assistance of \$7,500 each for an additional 15 households in 1998. During late 1997, CHAPA and the Massachusetts Home of Your Own sponsored five regional trainings on increasing self-determination in housing. Each training included presentations by people with disabilities about ways that they have been able to improve their housing situations and their lives. Over 250 people with disabilities, advocates, housing organizations, service providers, and others attended the trainings. The Selection Committee reconvened in March to select new participants for the program. The committee includes several successful homebuyers from the 1997 Home of Your Own Program.

Georgia

The Georgia Home of Your Own Alliance held a spring training event on February 25th in Macon. The goal of the training was to increase skills in the area of homeownership for people with disabilities and to provide a forum for the Expertise Teams to share their experiences. Marcie Brost, a Supported Living Specialist from Wisconsin, provided consultation on the content of the event, and offered a presentation on *"How to Develop a Comprehensive Housing Plan."* Members of the Expertise Teams presented their experiences, highlighting both triumphs and disappointments. Participants left the training with the basics of how to formulate a housing plan, and knowledge of the major issues in pursuing homeownership for people with disabilities. In other news, the Georgia Department of Community Affairs has nearly completed the development of a mortgage product similar to Fannie Mae's HomeChoice. The Expertise Teams coordinate the efforts of the Georgia Alliance in five areas of the state. Presently, the teams are referring individuals for person-centered planning, and assisting them to be ready to access the new mortgages when they become available. The Expertise Team in Athens assisted with a closing on New Year's Eve. Dorothy purchased a 2-bedroom townhouse with 1 1/2 baths. Her single income source is a Social Security payment of \$552 and this will cover her mortgage of \$191 (taxes and insurance included). This was made possible by accessing \$7000 in downpayment assistance through H.E.L.P. (a Community Housing Development Organization) and a 6% adjustable rate mortgage through Athens First Bank. The home was tailored to Dorothy's needs, with a rail on the steps and a new storm door she can easily lock. Dorothy is delighted with her new townhouse, and is spreading the word that people with disabilities can and do become homeowners.

New Mexico

HOME-New Mexico, Inc., had a great year in 1997, assisting and celebrating with 20 families completing the homebuying process. The program continues to operate in the Albuquerque area, and there are pilots taking place in Santa Fe, Socorro, and Las Cruces. The coalition is presently developing a model to enable HOME-New Mexico to expand fully into these cities and other regions around the state. A recent newspaper article focused on a family that participated in the HOME Team Program,

successfully combining resources, including a HomeChoice loan, to have a home built. The article created tremendous interest in the program and the HomeChoice product with over 100 calls to date. The call volume is increasing daily. HOME-New Mexico has monthly orientation meetings open to all who want to know more about the program and about HomeChoice. By the end of January, approximately 90 people were already scheduled for orientation meetings through April 1998. It is going to be a busy year for HOME-New Mexico, its steering committee, and staff.

Texas

During 1997, the Texas Home of Your Own coalition assisted eight individuals to purchase homes using the Fannie Mae HomeChoice product and one individual purchased a home using Rural Development funds. Three additional people closed in January 1998 and three are actively shopping for homes. In addition, HOME funds are available for modifications to newly purchased homes. These funds, used in partnership with the down payment assistance, have been used by ten new homeowners. Two of these homeowners successfully worked with a builder to construct new homes that were fully wheelchair accessible and individualized to meet their needs. A press conference with the theme "There's No Place Like Home for the Holidays" was held in December to showcase these two homes just days before the closings. In the Austin/Central Texas area, the entire amount of HOME funds for down payment assistance and barrier removal has been committed nine months before the contract expires! The coalition will be submitting requests for additional funding in the coming months. Interest continues to be high, with 225 application packets being sent out. In the Gulf Coast (Houston) area, interest is on the rise with over 300 requests for information. The statewide coalition has submitted requests to the Fannie Mae Foundation and the Texas Department of Housing and Community Affairs to support capacity building activities and develop the necessary resources. In El Paso, the Home of Your Own Project Committee continues to petition the city to design its homebuyer assistance and barrier removal programs to meet the needs of people with disabilities. Unfortunately, the response has not been positive, leaving the committee to implement the program without funding from the city. There is definite interest in El Paso, with nearly 100 requests for applications from interested homebuyers.

Missouri

The Missouri coalition recently celebrated its success, with nine participants who have become homeowners and another ten in the process. Members of the coalition found last fall's Fannie Mae conference to be extremely helpful by showing how far their project had come and how much further they have to go. Putting the Missouri effort into a national perspective was motivating, as well as a great opportunity to learn from others. The statewide Home of Your Own team is consulting with three groups that are interested in starting local teams. Currently, there are five active teams assisting people to become homeowners. This spring, the coalition hopes to hear from the Housing Trust Fund of the Missouri Housing Development Commission regarding its application for a maintenance reserve fund. The original application also requested down payment assistance through the Trust Fund, but the legal department of MHDC deemed this a non-allowable expense for Trust Fund monies. The Missouri coalition has initiated conversations with lawmakers about changing MHDC's statute to allow Trust Fund money to be used for down payment assistance in the future.

Washington

1997 saw an advance in homeownership opportunities for people with disabilities in Washington State. Nine out of ten participants had successful closings, with four individuals using conventional loans from local banks. One recent closing was the result of Fannie Mae's new waiver of its 70% occupancy rule. The coalition's awareness campaign raised interest around the state, but resulted in fewer community teams than expected. The program will be strengthened by taking trainers into local areas to facilitate an actual sale whenever possible. The maintenance program benefited from a property manager's connection with Sears to replace outdated appliances in the older properties. Seafirst Bank and the Washington State Housing Finance Commission each donated \$1,500 to assist homeowners with moving costs up to \$300 per household.

Louisiana

A Home of My Own began a new year with the selection of 11 individuals to assist to become homeowners. Louisiana's goals for 1998 include: (1) assisting 13 people with significant disabilities to become homeowners, (2) developing homeownership initiatives in two additional communities, (3) increasing awareness of opportunities for homeownership through training and dissemination of information, (4) increasing funding for down payment and closing cost assistance, as well as for second mortgages, (5) increasing participation of people with disabilities in the Louisiana coalition, and (6) increasing participation from the Louisiana Housing Finance Agency. With the continued commitment of coalition members and members of individual support teams, these goals will be met. A rewarding moment came in November, when the Human Development Center, sponsoring agency for A Home of My Own, received the Mayor of New Orleans Golden Hammer Award for Public Service. This award is presented to individuals, financial institutions, and nonprofit agencies for their commitment to rebuilding neighborhoods. The award acknowledged the accomplishments of the Home of My Own project, and increased the visibility outside the disability community. This recognition will assist in obtaining future homeownership subsidy and operating funds.

Alabama

The Alabama Home of Your Own is forging ahead on many fronts. A main focus this spring has been Alabama's Third Annual Supported Living Conference, which was held March 23-25 at the Bryant Conference Center on the campus of the University of Alabama. The conference was sponsored by the University Affiliated Program, the state Developmental Disabilities Planning Council, the Alabama Community Living coalition, and five other organizations. This year, the conference theme was "*Embracing the Community.*" Norman Kunc gave the kickoff presentation, and speakers included Marcie Goldstein of the National Home of Your Own Alliance and Tom Nerney from the Robert Wood Johnson Foundation's Self-Determination Project. There were more than 25 breakout sessions by presenters from Alabama and from other states, each of whom focused on a topic relevant to community living for persons with disabilities. Additional Home of Your Own activities include a class in person-centered planning which is being offered at the University of Alabama. This semester, 12 students are participating in this experimental course. They include both college students and professionals working in the field who wish to learn more about planning to meet the needs of individuals. A project to

disseminate information about community living to a wide range of individuals has been undertaken in a four-county area of central Alabama. Statewide expansion of the program is anticipated. A new mortgage/rental program using a community service provider is being initiated in a 13-county area. The Alabama coalition hopes that 10 families or individuals will be in their new homes by the end of September. Person-centered planning has now become available to all Access Alabama (HomeChoice) applicants.

Indiana

The Back Home in Indiana Alliance is continuing to disseminate information throughout the state by conducting locally based seminars. Initially, outreach seemed to bring in only people who lacked financial resources, but who had few, if any, personal assistance needs. Over time, the seminars have reached a more diverse audience, including people who live in group homes and a state institution. The seminars have been a way to start building community efforts by pulling together stakeholders to plan events and identify prospective homeowners and local resources. The Indiana Alliance has worked with community organizations (an Independent Living Center and a local housing organization) to develop homeownership resource packets geared toward people in a specific location. One seminar this winter focused on people residing in a soon-to-be-closed state institution and their family members. Efforts to work with community development corporations are continuing in additional areas of the state. Back Home in Indiana will contribute up to \$5000 each to four nonprofit housing organizations to assist program participants to become homeowners. The selection committee is identifying individuals to receive assistance in the homeownership process. The committee is composed of people with disabilities who represent Independent Living Centers, self-advocacy organizations, and Partners in Policy Making. In areas where a collaborative relationship exists with a housing organization, a local team identifies the individuals to participate in the program with the involvement of a committee member representing the Indiana Alliance. This is intended to assure that people with significant financial or personal assistance barriers have opportunities to have a home of their own. The steering committee met in January to develop an action plan for 1998 and a strategic plan for statewide efforts at the end of the three-year initiative.

Pennsylvania

The Pennsylvania coalition has continued to make great progress in several areas. Over 135 people attended a conference entitled "*Your Home and Mine '97*," held in Harrisburg on November 24 and 25. The purpose of the conference was to highlight 11 demonstration projects taking place across the state. Energizing plenary sessions were presented and 20 workshops were offered. Speakers provided inspiration and a real sense that the goal of homeownership is attainable by people with disabilities. Karen Burrison, Pennsylvania's representative to the National Home of Your Own Alliance Advisory Board, was one of the presenters at the conference. She commented, "I was really happy to participate in the workshop on Personal Assistance. It's something I have a great deal of experience with." Marcie Goldstein, National Alliance Project Coordinator, delivered a keynote speech on barriers and creative ways of overcoming them. On February 4 and 5, the Pennsylvania coalition held a Leadership Training Program in Harrisburg. The goal of the program was to train persons with disabilities and family members from throughout the state in leadership and presentation skills. These individuals, in turn,

become ambassadors for the project, meeting with groups and individuals who are interested in self-controlled housing options. The Pennsylvania coalition is pursuing nonprofit status, and has submitted an application for funding to the Department of Community and Economic Development. It is expected that the organization will be incorporated during 1998.

Mississippi

The Mississippi coalition has identified five prospective homebuyers, and is sending each potential participant forms to solicit the information necessary to develop a person-centered plan and to identify loan options. The application process is being publicized in several newsletters and requests are being received on a regular basis. Whitney Bank of New Orleans recently attended a committee meeting to discuss becoming a lender for the Home of Your Own project. The bank has a pilot product that may be a good fit for program participants. Mississippi is also moving forward with the "Individual and Family Support" Bill. A group of individuals with disabilities and advocates testified at a Public Health and Welfare hearing to demonstrate concern about the lack of community services in the state. Without an increase in the availability of community services, people will not be able to get the personal assistance they will need to live in their own homes. A course on independent living is being taught for the second time during the spring semester at the University of Southern Mississippi. This course is designed to introduce students to the concept of independent living. Self-determination is approached both from the perspective of people with disabilities and from the perspective of service providers.

Arkansas

The Arkansas coalition meets on a regular basis, and is developing an informational campaign which will culminate with a statewide homeownership conference in June. The conference will formally kick-off Arkansas's Home of Your Own effort. Applications from potential participants from across the state will go to the steering committee in order to assure continuity and consistency. The coalition is planning to promote local involvement by sponsoring at least four regional training groups. In these groups, anyone will be able to learn about the Arkansas Home of Your Own and how to assist people in their area to become homeowners. The steering committee is in the process of updating its homeownership resource manual for use by people with disabilities, family members, and service providers. On the funding front, the Arkansas coalition has applied to participate in HomeChoice, and is working to increase its connections in the banking field. Five program participants have submitted applications for down payment and closing cost assistance to the Federal Home Loan Bank.

District of Columbia

The D.C. Alliance is currently assisting 15 individuals who are at various stages of the homebuying process. At least one has completed homeownership education and has been pre-approved for a loan. He is working with a Realtor to find a home in the neighborhood of his choice. Others are establishing credit and accumulating savings for their purchase. The D.C. Alliance is working closely with the Developmental Disabilities Council in two areas. First, the Council will hire a half-time employee to staff the Home of Your Own initiative. Later in the spring, the Council will issue a Request for Proposals for a "one-stop" resource center on homeownership for people with disabilities. The D.C. Housing

Finance Agency (HFA) continues to provide financial counseling, credit reports, and low-interest loans to interested individuals.

New Jersey

Last year, the New Jersey coalition commissioned a study to analyze issues and make recommendations regarding homeownership for people with disabilities. The final report was submitted on November 30, 1997, and contains many suggestions which are now being considered by the steering committee. A public information campaign is receiving priority. It will include brochures, press releases, and a homeownership issue of the New Jersey Planning Council on Developmental Disabilities' monthly magazine. The magazine will describe the steps the state coalition is taking to increase opportunities for people with disabilities to own and control their homes. The coalition is working with the state Home Mortgage Finance Agency to hire a staff person to focus on developing applications and mortgage opportunities for people with disabilities. The person selected will work with the New Jersey steering committee and with people with disabilities to identify and eliminate policy barriers. The New Jersey Developmental Disabilities Council will continue to play an advocacy role as the steering committee promotes systems change. A major goal of the steering committee is to increase its membership to include more people with disabilities, as well as more private housing and finance professionals. The New Jersey coalition is planning to send a cross-section of the steering committee to the April national conference in DC.

West Virginia

West Virginia's first Home of Your Own purchasers are enjoying their new, accessible home in Clarksburg. Initially, there were minor problems with lawn mowing, snow removal, mail delivery, maintenance, and repair. All have now been resolved, thanks to the assistance of a strong support group and the Arc of Harrison County. Another Clarksburg couple, whose income was above the West Virginia Housing Development Fund (WVHDF) limit, was referred to a home that was built as part of a program to improve neighborhoods. An affordable price was negotiated and the new owners are delighted with their 3-bedroom ranch. The City of Parkersburg is assisting two families using HOME funds and closings are expected by July 1998. Another family, whose income exceeds Home of Your Own guidelines, has been referred to an Early-Ownership program financed by WVHDF. Five applicants may receive funding through a Federal Housing Administration (FHA) program. The WVHDF is assisting individuals to access this FHA program. In Charleston, the state capitol, city housing officials are processing the initiative's first purchase involving a guardian. The staff lawyer for the West Virginia Advocate has offered a favorable opinion and the city attorney is investigating the risk factors. This will allow the mother to execute a contract on behalf of her son, making it possible for him to move from a group home to his own home. People in similar situations are awaiting the outcome of this effort.

Subcontractors

Co-op Initiatives

The Alliance's National Advisory Board consists of people with disabilities representing the Alliance states. The Board and its subcommittees, which include both present and former Board members, is a crucial component in the structure of the Alliance. The voice of people with disabilities needs to be heard on all levels, otherwise the idea of empowerment, even empowerment through homeownership, has a hollow ring. The role of Co-op Initiatives is to coordinate the activities of the Advisory Board. The organization has been working with the subcommittees to assist with outreach efforts, monitoring legislation, and planning for the April conference in Washington D.C. In addition to the usual telephone meetings and related mailings, this has recently involved working one-on-one or one-on-two to draft letters and materials the Board wants to distribute. Assuring that Board members receive the assistance they need to participate fully in meetings is another aspect of Co-op Initiatives' work. Staff continue to be in touch with Board members, state contact people, and local support people to assist in problem solving.

Center for Universal Design

The Center for Universal Design operates the Alliance's toll-free information and referral hotline. The nature and volume of questions that come in to the hotline tend to reflect Alliance activities. For example, new national initiatives, increases in state homeownership efforts, press releases, and the availability of new publications all bring in related calls. As growth in each of these areas has increased over the last four years, the call volume of the toll-free information hotline has expanded accordingly. Since September, the Center has distributed 62 copies of Supports and Personal Planning and 84 copies of Early Examples of Homeownership, the Alliance's most recent publications. While the number of calls has been somewhat less in recent months, the most frequent topics this year have been Fannie Mae's HomeChoice program and the national housing conference taking place this spring in Washington, D.C.

Temple University's Institute on Disabilities/UAP

Home seekers and homeowners continue to be interviewed about their experiences in the Home of Your Own project in their states. To date, 120 interviews have been conducted. People have been excited to discuss what it is like to be a homeowner. Some individuals have now been homeowners for six months. These individuals have been asked to describe how their lives have changed as a result of homeownership. The information gathered from these interviews is very important as it will be used to demonstrate that people with disabilities do own their own homes and are participating members of communities.

The National Advisory Board, consisting of people with disabilities from Alliance states, continues its work of outreach, legislative monitoring, and planning. On the planning side, the Leadership Subcommittee has been involved in the preparations for the Alliance conference in Washington, D.C. The subcommittee gave input on topics, speakers, and scheduling of events, as well as developing the agenda for the Board meeting to be held during the conference. The Legislative Subcommittee has been

following issues relevant to homeownership, including the latest developments with Section 8, HUD, Social Security, and MiCASA, the national bill on personal assistance. The subcommittee also assisted in planning the trip to Capitol Hill for the April national conference. The Outreach Subcommittee has continued to be very active, drafting a letter to Realtors and following up on its earlier letter to Independent Living Centers.

Human Services Research Institute

The Human Services Research Institute (HSRI) completed its Year-4 External Evaluation of the National Home of Your Own Alliance last fall. The evaluation was developed from interviews with state contact people, Advisory Board members, and Alliance subcontractors, and included several recommendations. One recommendation was that, since the steering committees were intended as a vehicle to promote leadership as well as homeownership, states which no longer have an active steering committee should work in other ways to develop leadership among people with disabilities. Another recommendation was that states and consultants which had successfully achieved racial and ethnic diversity on their steering committees and boards be encouraged to share their strategies. The evaluation also reports that the majority of home purchases during the previous year were by individuals and families, and not by unrelated groups of people. The resulting recommendation was that the Alliance not change its position or public communication about the importance of individual homeownership. The final recommendation concerned the future of the Alliance and suggested that project staff begin to share with Alliance members what preparations for the future have taken place or will be taking place. HSRI, the University of New Hampshire, and the National Advisory Board are in the process of developing the Year-5 Evaluation, which will be somewhat different from previous years. Since this is the culminating year of the project, the evaluation considers accomplishments over the entire five-year period.

UNH Update

Alliance staff have distributed a survey designed to obtain comprehensive financial information pertaining to homeownership that state coalitions have been requesting for some time. Many thanks are extended to Russ Spearman from Idaho and John Gillum from Alabama who field tested the survey. Wherever possible, their suggestions have been incorporated. The goal is to compile a final report by August that is complete, informative, easily accessible, and useful to a wide range of people and organizations including individuals interested in homeownership, their families, lenders, Realtors, legislators, HUD, Fannie Mae, and additional policymakers. It is critical that the information reported is as complete and accurate as possible. Therefore, the Alliance will need the assistance, the patience, and the willingness of many people involved in homeownership initiatives nationwide to invest a significant amount of time and energy to achieve this far reaching goal.

Upcoming Events

April 26-29, National Home of Your Own Alliance 1998 Housing Conference* Hyatt Regency Bethesda
Bethesda, MD

(800) 233-1234 for reservations

(800) 220-8770 for information

May 13-17, National Council on Independent **1998** Living Annual Meeting Washington, DC

Call the NCIL office at

(703) 525-3406 for information

Homeownership: A Dream, A Challenge, A Reality

A National Housing Conference

at the Hyatt Regency Maryland, Bethesda

The conference is being sponsored by the National Home of Your Own Alliance to bring together housing, finance, and disability innovators and leaders. The National Home of Your Own Alliance is a technical assistance center on homeownership and control located at the University of New Hampshire's Institute on Disability. The technical assistance center was created in September of 1993, by a five year cooperative agreement with the Administration on Developmental Disabilities. The Alliance is working with coalitions of housing finance and disability organizations to develop pilot projects of homeownership and control in twenty-three states. By assembling a diverse group of individuals who represent both public and private organizations, we identify barriers and opportunities, share information, collaborate effectively on initiatives, and influence public policy. The format of the conference changes each day. The conference kicks off **Sunday** afternoon with keynotes from leaders in federal and national agencies that have been the impetus for a national agenda on homeownership. A Sunday evening housing fair features state initiatives that focus on homeownership. **Monday**, individuals from across the country and Canada conduct a full day of workshops. **Tuesday** morning is dedicated to discussion and interaction around policy issues relating to homeownership. Tuesday afternoon a visit to legislative offices on Capitol Hill is scheduled to discuss a policy agenda on homeownership for people with disabilities. **Wednesday** morning the conference concludes with a facilitated discussion on applying concepts learned to create an agenda for action in your community.

Sunday, April 26, 1:00 pm - 5:00 pm

Keynote Speakers

Ron Mace

*Director
Center for Universal Design
North Carolina State University*

Bob Williams

*Deputy Assistant Secretary
Office of Disability, Aging & Longterm Care
US Dept of Health and Human Services*

Judy Heumann

*Assistant Secretary
Office of Special Education & Rehabilitation Services
US Dept of Education*

Susan M. Daniels

*Associate Commissioner
Office of Disability
Social Security Administration*

Jay Klein

*Director
National Home of Your Own Alliance
Institute on Disability/UAP
University of New Hampshire*

Marcie B. Goldstein

*Project Coordinator
National Home of Your Own Alliance
Institute on Disability/UAP
University of New Hampshire*

Housing Fair

States are invited to showcase their homeownership initiatives for people with disabilities at a "Housing Fair." Creative presentations using models, slide shows, videos, and/or Web site demonstrations will describe homeownership activities nationwide. This is an opportunity for participants to share ideas and network. The Housing Fair is from 5:30 to 7:30 pm on Sunday evening, April 26th with a cash bar and hors d'oeuvres held on site. Everyone is welcome! Join state coalitions and homeowners to celebrate and network.

Monday, April 27th, 9:00 am - 5:00 pm

Workshops

National Initiatives on Self-Determination
Managed Care and Its Effects
Utilizing Creative Financing
Applying the Live-in Care Provision of the Medicaid Waiver
Designing for Accessibility
Using PASS Plans for Homeownership
Utilizing Flexible Underwriting Criteria
Legislation on Personal Assistance Services (MiCASA)
Raising Funds for Homeownership Efforts
Using the Media to Spread the Word
Fair Housing Lawsuits
Welfare Reform and Its Impact
Using Section 8 Certificates Toward Homeownership
Creating Reserves for Home Maintenance
Collaborative Actions of State Coalitions
A Look At Homeseekers: A National Study
Initiatives on Personal Assistance
Engaging in Successful Public/Private Collaborations
Conducting Home Maintenance Training
Social Security & Medicaid Reform

Tuesday, April 28th, 9:00 am - 5:00 pm

Housing Policy Issues Forum

Tuesday will kickoff with a panel discussion addressing major policy issues on housing and homeownership.

Workshop on Legislative Issues

A workshop addressing current policy issues that relate to creating a national agenda on homeownership for people with

disabilities will be held. Information will be shared on:

- The role of advocacy in the legislative process
- Briefing on housing issues and how to define messages for your representative
- Etiquette for meeting with congressional representatives and their aides
- Follow-up contacts and how to develop ongoing relationships

Visiting Legislators

Participants from the same state will have an opportunity to team up for midmorning and afternoon Capitol Hill visits. Wednesday, April 29th, 9:00 am - Noon Tuesday, April 28th, 9:00 am - 5:00 pm

Wednesday, April 29th, 9:00 am - Noon

Creating an Agenda for Action

The conference concludes with a discussion facilitated by John O'Brien from Responsive Systems Associates on an action agenda incorporating resources acquired during the conference.

Don't miss this opportunity to create an agenda for **Action**.

Stay in Touch

Alliance Toll-Free Information line:

800-220-8770

World Wide Web:

<http://alliance.unh.edu>