

Introduction

People with disabilities have often had limited choice about where and with whom they live, and who provides their support. Typically, a state or local agency has made these decisions, usually owning or leasing the place where an individual lives. Home ownership has been identified as a top priority by the US Administration on Developmental Disabilities and state Developmental Disabilities Councils throughout the country. Because of limited incomes, lack of affordable accessible housing, and attitudinal and legal barriers, people with disabilities have been relegated to large state facilities, community residences, adult foster care or their families' homes. This publication lists resources for creating person-owned and controlled housing for people with developmental and other disabilities.

National Home of Your Own Alliance

The National Home of Your Own Alliance was created as a national information and technical assistance center: a place to get help and information about home ownership and control for people with disabilities. The Alliance is funded by the US Administration on Developmental Disabilities through a cooperative agreement with the Institute on Disability at the University of New Hampshire.

A "person-owned and controlled home" is one that an individual, not other people or agencies, chooses and controls. The owner or occupant selects his or her own apartment, condominium, duplex, co-op share or single-family home. The individual, with the necessary support, obtains financing, signs the lease or deed and makes the long term commitment to pay the rent or mortgage payment. In addition, the person chooses whether to live alone or with housemates. They choose their housemate(s), if any, the services they use, and hire their own staff. This relatively new idea is a logical extension of supported living and one which the National Home of Your Own Alliance promotes. Currently, there are a number of barriers to homeownership and control for people with disabilities. Downpayment and closing cost requirements and constraints on income sources are barriers for people with disabilities who wish to purchase a home. Many people whose income consists of public benefits cannot accrue savings due to resource limitations, making it difficult or impossible to purchase a home. Attitudinal barriers that prevent individuals from controlling their own homes include the notion that people can't make long term decisions, aren't capable of living on their own, and can't sign a lease or control money. The Alliance is working to help people overcome these barriers.

Members of the Alliance provide technical assistance at state and local levels to change policies and practices that prevent people from having their own homes. Each state has a steering committee that receives technical assistance from the Alliance. The steering committee typically

includes people with disabilities, representatives of the banking industry, advocacy organizations and affordable housing and disability groups. These state committees will decide how to help more people own and control their housing.

Who Can Use this InfoPack?

This InfoPack is intended as a reference for individuals with disabilities, family members, advocates, and professionals who are searching for resources on affordable housing and home ownership. Use this InfoPack as a starting point on your search. The InfoPack will be updated every six months. However, offices move and phone numbers change; you may need to try several times to get the correct office or person. If you know of an organization, publication, video or other resource that you have found helpful, please fill out the form at the back of the InfoPack and return it to the Center for Universal Design at North Carolina State University.

The InfoPack

This InfoPack focuses on housing and is divided into five sections:

- **General Resources**
- **Home Ownership**
- **Alternative Ownership & Community Building**
- **Financing Home Purchases and Remodeling**
- **Renting a Home**

The resources included in the InfoPack are financing sources, government agencies, private non profit organizations, and other groups and publications. Generally, the organizations that we have listed have both national and state-level offices or affiliates. Where appropriate, we list the national office to contact to obtain state or local office phone numbers and addresses. In other cases, we list the state or local agency which you can locate in the phone book or at your public library.

Each organization is listed because it has information to contribute to a particular aspect of the effort. Some may be concerned with disability issues but not those concerning housing, and others may be knowledgeable about housing but not necessarily about disability issues. Your contact with these organizations can also serve as an opportunity to educate them. Have the organization contact us at the Information and Referral Center which is listed below.

A separate InfoPack devoted to community supports and person-centered planning will be available Fall 1996.

General Resources

**Information & Referral Center
Toll Free InfoLine**

The National Home of Your Own Alliance supports a toll-free Information and Referral phone line. Currently, the information specialists provide general information about the National Home of Your Own Alliance and its activities. Technical assistance on accessible and universal design and home modifications is also available through the InfoLine. Publications produced by the National Home of Your Own Alliance are disseminated through the Information and Referral Center.

How to Contact the Information & Referral Center

Toll-free InfoLine: **800-220-8770**

National Home of Your Own Alliance
c/o The Center for Universal Design
NC State University
Box 8613
Raleigh, NC 27695-8613
Fax: 919-515-3023

Alliance Publications & Resources

The following publications are available from the National Home of Your Own Alliance.

National Home Of Your Own Alliance Brochure

Free

This brochure describes the goals, objectives, activities, collaborators, and philosophy of the Alliance.

Homeowner Brochure

Free

This illustrated brochure, written for people with disabilities who may be interested in pursuing home purchase, describes how the Alliance can assist individuals attain that goal. This overview of the Alliance is accompanied by profiles of people who have purchased their own homes with the assistance of the New Hampshire Home of Your Own project.

General Resources

Home of My Own

Video

\$20.00

This 25-minute video outlines New Hampshire's three-year demonstration project. Three project participants are filmed in their homes talking about what home ownership has meant to them. Family members and service providers discuss how relationships have changed in the process. The project director, legal counsel, and the state housing finance director provide perspective on the project's historical, legal, and financial significance. This sensitive treatment of a complex and innovative initiative is open-captioned and suitable for a general audience.

Extending the American Dream: Home Ownership for People with Disabilities

Report

\$8.00

This 46-page report summarizes financial and demographic data for 16 participants in the New Hampshire Home of your Own project who closed on their homes from June, 1992 to June, 1994. The report includes tables and narrative illustrating the types of properties purchased, sources and uses of funding, and descriptions of mortgages. Profiles of several home owners, photographs, and an overview of the project and its outcomes make this publication a useful companion for the video, and appropriate for audiences beyond the financial community. Appendices include information on the New Hampshire steering committee and descriptions of the federal, state and local funding sources used.

Proceedings of the National Home of Your Own Policy Retreat, April 1995

Report

\$2.00

The Alliance sponsored a policy retreat in late April 1995 in Portsmouth, New Hampshire to bring together representatives of national housing, finance, and disability organizations supporting individuals with disabilities to own and control their homes. By bringing together a diverse group of leaders working on these issues, we hoped to identify barriers and opportunities encountered in our work, share information, collaborate effectively on initiatives, and influence policy. The two-day discussion presented in these proceedings brought together homeowners, advocates, social service agencies, state and federal administrators, and representatives from national disability, housing, and finance coalitions and organizations.

General Resources

All of the above are available from:
 National Home of Your Own Alliance
 c/o The Center for Universal Design
 NC State University
 Box 8613
 Raleigh, NC 27695-8613
 Phone: 800-220-8770

Call the toll free line for a publications list.

Organizations

The following organizations may be able to answer questions over the phone and can serve as valuable resources for Home of Your Own projects. They have also produced publications relevant to person-owned and controlled housing. You may call them with questions or write to request lists of their publications.

Communitas, Inc.
 730 Main Street
 Manchester, CT 06040
 Phone: 203-645-6976

Communitas provides networking, educational materials, conducts seminars and conferences, and spearheads creative projects concerning the full participation of children and adults with disabilities in community life.

Available from Communitas, Inc.:

The Whole Community Catalogue

David Wetherow/Communitas. Winnipeg: Gunnars & Campbell. 1992.	\$15.00 + \$2.00 s/h
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A source book for enriching our communities, neighborhoods, schools, work places, associations, and families through full participation and inclusion of people who have disabilities. A collection of essential articles, ideas, reviews, and connections. Includes resources on relationships, education, vocations, training, networks, periodicals, catalogues, and housing.

General Resources

National Resource Center on Community Integration

Center on Human Policy
 Syracuse University
 805 S. Crouse Avenue
 Syracuse, NY 13244-2280
 Phone: 315-443-3851

The Center on Human Policy at Syracuse University, through its National Resource Center on Community Integration, distributes a variety of reports and resources concerning the integration of people with severe disabilities into community life. Call or write for a complete listing of all their publications.

Available from the National Resource Center on Community Integration:

Annotated Bibliography on Aging, Disabilities, Advocacy and Environmental Design

Kathleen Bishop, ed. Syracuse, NY: Research and Training Center on Community Integration. 1993. 23 pp.

\$2.40

Annotated Bibliography on Community Integration, Revised

Research and Training Center on Community Integration. Syracuse, NY: 1990. 250 pp.

\$16.75

Publications

The following publications offer information and resources across the broad range of issues related to person-owned and controlled housing.

Life in the Community: Case Studies of Organizations Supporting People with Disabilities

Steven J. Taylor, Robert Bogdan, and Julie Ann Racino, eds. Baltimore, MD: Paul H. Brookes Publishing Co. 1991. 304 pp. (The Community Participation Series, Volume 1)

\$30.00

This book contains comprehensive case studies organized around three themes: families, housing, and the role of the community in integration. It provides practical ideas, applications, and strategies to promote successful community integration for people of all abilities.

General Resources

Natural Supports in School, at Work, and in the Community for People with Severe Disabilities

Jan Nisbet, Ph.D., ed. Baltimore, MD:

\$30.00

Paul H. Brookes Publishing Co. 1992. 384 pp.

This work combines thoughtful research and provocative first-person accounts to illustrate how natural supports work. It supports the position that assistance must be defined by the needs of individuals rather than the requirements of service systems. Included is a chapter by Jay Klein titled, "Get Me the Hell Out of Here," which discusses natural supports for people living in their own homes.

Critical Issues in the Lives of People with Severe Disabilities

Luanna Meyer, Charles A. Peck, Lou Brown. Baltimore, MD:

\$90.00

Paul H. Brookes Publishing Co. 1991. 704 pp.

This anthology contains documents and research monographs on issues that affect the lives of people with disabilities. Especially pertinent are the sections on community living and support describing where and how people with disabilities will live. Building on the vital mission of The Association for Persons with Severe Handicaps (TASH) to resolve discrepancies in public opinion and among professionals regarding principles and practices, this well-organized, state-of-the-art resource is written by noted authorities and advocates who offer provocative and creative challenges.

Housing, Support and Community: Choices and Strategies for Adults with Disabilities

Julie Ann Racino, Pamela Walker,

Susan O'Connor, and Steven Taylor, eds.

\$32.00

Baltimore, MD: Paul H. Brookes Publishing Co. 1993. 394 pp.

(The Community Participation Series, Volume 2)

This book demonstrates the importance of people with disabilities having control over their lives by discussing various approaches to support, life planning, choices, and decision making within the context of housing.

These books and others available from:

Paul H. Brookes Publishing Company

P.O. Box 10624

Baltimore, MD 21285-0624

Phone: 800-638-3775

Ask for a complete catalog.

Homeownership/Buying a Home

Buying a home, particularly for the first time, can be confusing and complicated. There are many steps to follow, many people involved, and large amounts of money exchanged. Book stores and libraries will have books on mortgages and home purchase. Increasingly, local banks will offer first-time homebuyer brochures, training sessions, or videos that may prove helpful. The following publications help to simplify and explain the process.

Publications

Settlement Costs: A HUD Guide

U.S. Department of Housing & Urban Development.
Washington, DC: U.S. Dept. of HUD. August 1988.

free

This pamphlet describes the settlement process in which real estate passes from the seller to the buyer. The first section describes the settlement process and nature of charges and suggests questions you might ask. The second section is an item-by-item practical description of services and costs.

Available from:

U.S. Department of Housing and Urban Development (HUD)
Library and Information Services
HUD Building
Washington, DC 20410
Phone: 202-708-1420

Tips & Traps When Buying a Home

Robert Irwin. New York: McGraw-Hill
Publishing Company, Inc. 1992. 208 pp.

\$12.95 + s/h

Robert Irwin discusses the "nitty-gritty" aspects of purchasing a home such as negotiating, how much you can afford, how to find the right house, choosing an agent, inspecting the house, making an offer, understanding the sales agreement, counter-offers, financing, keeping closing costs down, and buying and/or building your own house or condo.

Available from:

McGraw-Hill Publishing Company, Inc.
Order Services
P.O. Box 545
Black Lick, OH 43004-0545
Phone: 800-722-4726

Homeownership/Buying a Home

Your Home Inspection Guide

William L. Ventolo. Chicago, IL:

\$15.95 + s/h

Financial Dearborn Publishing Inc. 1990. 224 pp.

This comprehensive guide shows how to inspect a home to find both obvious and hidden defects. Detecting hidden problems can help you make a reasonable offer on a house or avoid costly and bothersome repairs later.

Available from:

Dearborn Financial Publishing Inc.
155 N. Wacker Drive
Chicago, IL 60606
Phone: 312-836-4400 Ext. 650

Housing Is For Everyone: Affordable Homes for People With Disabilities

Beth Raymond. Concord, NH: New Hampshire

**free
Single copy**

Developmental Disabilities Council. 1992. 35 pp.

This book discusses the key issues in home ownership and control for people with disabilities including rental assistance, alternative ownership, financing, and supports. While it lists only New Hampshire resources in the appendix, a number of those organizations listed will have counterparts in other states.

Available from:

The New Hampshire Developmental Disabilities Council
Concord Center 10 Ferry Street
Box 315
Concord, NH 03301
Phone: 603-271-3236

Note: The following publications from Fannie Mae are available only to and through non-profit home-buyer counseling organizations. For other Fannie Mae publications and information, see p. 16 of this Info Pack.

A Guide to Homeownership

Fannie Mae Customer Education Group. Washington, DC:

\$1.00

Fannie Mae. 1994. 125 pp.

This comprehensive overview of the homeownership process includes chapters on shopping for a home, obtaining a mortgage, closing, and long-term responsibilities of owning a home. Especially helpful are the many charts on topics such as allowable debt payments and calculating affordability options. A number of useful worksheets are included in the appendix. Available in both English and Spanish.

Homeownership/Buying a Home

The Homeownership Workshop Administrator's Guide

Fannie Mae Customer Education Group. Washington, DC:

\$1.00

Fannie Mae. 1994. 71 pp.

This guide provides helpful hints on structuring workshop presentations to cover the material outlined in *A Guide to Homeownership*. Available in both English and Spanish.

Comprehensive Home Buyer Training Package

Fannie Mae Customer Education Group. Washington, DC:

Free

Fannie Mae. 1994. 2 publications + 2 videotapes,

1-5 copies of the video and audio kits are Free to nonprofit agencies only.

This training package incorporates *A Guide to Homeownership*, *The Homeownership Workshop Administrator's Guide*, and two videotapes. One video tape is one hour in length and follows a family as they experience each of the steps out lined in the *Guide*. The second tape is a 15-minute summary of key topics. Both videos are closed-captioned for the hearing impaired and are available in both English and Spanish. An audio tape version, packaged with all charts and worksheets from *A Guide to Homeownership* in Braille/large print, is also available in English.

Available to non-profit home-buyer counseling organizations only from:

The Fannie Mae Distribution Center

P.O. Box 341

Annapolis Junction, MD 20701

Phone: 800-471-5554

Fax: 301-604-0158

Alternative Ownership & Community Building

There are forms of tenancy other than buying a single family home, purchasing a condominium or renting an apartment. This section includes information resources about ownership options such as co-operatives, co-housing, land trusts, and mutual housing arrangements. In most cases, these other ownership forms structure relationships with other owners differently so that the housing is more affordable and builds on interdependency. The pooling of skills and talents, cooperative decision-making, and shared responsibility are major tenets of these types of ownership.

In co-operatives, households own shares in the property asset rather than owning the individual unit as with condominiums. Co-housing occurs when a group develops land together and owns autonomous residences with shared common facilities. With co-ops and co-housing the owners may be able to influence site and building design to an extent not possible with many other affordable housing options. Land trusts are community non-profit organizations that buy land for the purpose of maintaining affordable housing into the future. They do this by limiting the appreciation that owners may accrue on their residences.

Organizations

These organizations may be able to help with questions over the phone and can serve as valuable resources for Home of Your Own projects. They have also produced publications relevant to person-owned and controlled housing. You may call them with questions or to request their publications.

Co-op Initiatives, Inc.

999 Asylum Avenue, Suite 508

Hartford, CT 06105

Phone: 203-724-4940

Fax: 203-724-7102

Co-op Initiatives is a non-profit housing developer that creates permanently affordable housing co-ops in suburban communities. The developments are limited equity co-ops for families with low to moderate incomes with 25% of the homes occupied by households that include someone with a disability. These co-ops are planned to create a supportive community around families with children and people with disabilities who rely on each other for help with child-rearing, back-up personal assistance, rides, car repair, and many other kinds of neighborly assistance. Co-op Initiatives is happy to respond to questions from those interested in pursuing this affordable housing option.

Alternative Ownership & Community Building

Center for Cooperative Housing (CCH)

1614 King Street
Alexandria, VA 22314
Phone: 703-684-3185

The Center for Cooperative Housing helps people initiate cooperative housing efforts. This is the sister organization of the National Association of Housing Cooperatives which is a membership organization of housing cooperatives.

CoHousing Network

P.O. Box 2584
Berkeley CA 94702
Phone: 510-526-6124

The Network can provide general information about co-housing. It publishes the Journal of the CoHousing Network and will provide information on subscriptions and sample issues as a part of its informational packet. A subscription includes an annual list of national co-housing contacts, back issues as well as a resource list of related publications.

Institute for Community Economics (ICE)

57 School Street
Springfield, MA 01105-1331
Phone: 413-746-8660

ICE acts as a resource for land trust start-ups. It publishes a newsletter and can provide referrals to nearby land trusts.

Neighborhood Reinvestment Corporation (NRC)

607 Boylston Street, 5th Floor
Boston, MA 02116
Phone: 617-450-0410

The Neighborhood Reinvestment Corporation (NRC) is a national organization with nine regional offices and 180 affiliated organizations in 150 cities around the country, including eight mutual housing associations. The organization promotes affordable housing and community and economic development. The Boston office of NRC provides information and technical assistance for mutual housing associations around the issues of resident participation, property management, and real estate development. Write or call for information and free publications as well as lists of for-sale publications.

Alternative Ownership & Community Building

Publications

The Housemate Agreement

Center for Accessible Housing. Raleigh, NC: Center for Accessible Housing. 1992. 12 pp.

\$3.00

Home owners may find it useful to share their homes with others. A housemate agreement avoids the tenant/landlord status that may otherwise result from this relationship. Considerations and advantages to both the owner and the housemate are discussed, and a copy of a sample agreement is included.

Available from:

The Center for Universal Design
 NC State University
 Box 8613
 Raleigh, NC 27695-8613
 Phone: 800-647-6777

Financing Home Purchases and Remodeling

Sources of assistance are probably available in your community for building new homes, purchasing existing homes, or remodeling homes. Most assistance is targeted at households with low incomes. Assistance sources may be in the form of grants, mortgages, construction help, special mortgage insurance or guidance. Mortgage or loan assistance can be below market interest rates or deferred payment loans. Grants may be available for down payment assistance or help with closing costs. Groups such as Habitat for Humanity are known for their construction assistance.

These funding sources may be available through your local lender, your city or town's community development office or housing authority, a local non-profit community development corporation, or community housing development organization, State Housing Finance Agency, or other organizations/agencies. Community land trusts or community loan funds may also offer special arrangements for home ownership.

Resources for remodeling also come from a variety of places. The home modification/remodeling resources may come attached to a first mortgage, or may be added as a second mortgage. In this way, a home purchaser may qualify for a mortgage that will cover purchase costs as well as necessary remodeling costs. Alternatively, elderly parents may move out of their home and deed it to their adult child. In this case, the son or daughter will have minimal acquisition costs but may need to remodel for access or remodel for upgrades mandated by a building code. Many of the sources listed here have special programs for remodeling.

Organizations

Federal/National Organizations:

U.S. Department of Housing and Urban Development (HUD)

Library and Information Services
HUD Building
Washington, DC 20410

PROGRAMS

HUD's home ownership opportunities and home improvement programs are available to individual households through state and local agencies or organizations. As this publication goes to print, many changes in HUD's organization and programs are being discussed. Please check on the availability of these programs in your area.

- Community Development Block Grants (CDBG) are available in many cities and towns. Within broad limits, each locale decides how to use the money for which it applies and receives.

Financing Home Purchases and Remodeling

These uses may include grants or loans for home rehabilitation, including home modifications for access.

- The HOME program also offers state and local discretion for purchase or remodeling purposes.
- HOPE funds are used primarily for converting or improving government-owned residences for purchase by low-income households or non-profit organizations working with low-income people.
- Special mortgage insurance programs (e.g., FHA loans) may eliminate the necessity for additional private mortgage insurance or reduce the size of your down payment.

INFORMATION LINES

You may obtain more general information about HUD programs by calling the phone numbers listed below. To find out which HUD programs are operating in your area, however, you should check with your regional HUD representative, your local lender, your local community development office or housing authority, a local non-profit community development corporation or community housing development organization.

General HUD Information: 202-708-1420

- for general information on HUD programs, referral to regional HUD offices, and information on most HUD publications

HUD Home Hot Line: 800-767-4483

- for a free brochure with step-by-step information on how to buy a competitively priced HUD-owned home

Title 1 Program: 800-733-4663

- for information about the Title 1 Program: the Federal Housing Administration (FHA) mortgage insurance program

Mortgage Bankers Association of America

1125 15th Street, NW
 Washington, DC 20005-2766
 Phone: 202-861-6500
 Fax: 202-822-6320

A membership institution involved in real estate finance, this organization conducts seminars and workshops in specialized areas of mortgage finance. It also offers over-the-phone help with a variety of home finance questions.

Financing Home Purchases and Remodeling

Rural Housing and Community Development Service (RHCDS) (formerly the Farmer's Home Administration)

U.S. Department of Agriculture
14th and Independence Avenue, SW
Washington, DC 20250
Phone: 202-720-4323

RHCDS offers financial assistance to apartment dwellers and homeowners in rural areas. Specific housing programs include Rural Rental Housing and Rural Housing Preservation Grants Program. The RHCDS has regional and local offices which serve all fifty states, DC, and Puerto Rico.

Federal National Mortgage Association (Fannie Mae)

3900 Wisconsin Avenue, NW
Washington, DC 20016

Fannie Mae is a Congressionally chartered, shareholder-owned company and the nation's largest source of home mortgage funds. It has committed to provide one trillion dollars in targeted lending for 10 million homes by the end of the decade. The targeted lending will serve low and moderate income families, minorities, new immigrants, residents of central cities and other under-served areas, and people who have special housing needs.

General Information: 800-688-HOME (800-688-4663)

Call for their most popular general brochures.

Opening the Doors to a Home of Your Own includes basic information on the home-buying process. The information packet also has lists of local lenders and nonprofit housing counseling agencies. *Choosing the Mortgage That's Right For You* outlines different mortgage types, different mortgage programs, and helps you decide which best suits your needs.

HomePath Hotline: 800-7FANNIE (800-732-6643)

For information on the home-buying process, or to receive step-by-step guidance from a HomePath specialist, individuals may contact this HomePath Hotline.

Community Information Exchange

1029 Vermont Avenue, NW, Suite 710
Washington, DC 20005-3517
Phone: 202-628-2981
Fax: 202-783-1485

A national non-profit organization that helps urban and rural communities with in-depth information on strategies and resources for affordable housing and community development. Resources include funding information, case study examples, providers of technical assistance, bibliographic resources, and sample documents.

Financing Home Purchases and Remodeling

National Foundation for Affordable Housing

11200 Rockville Pike, 4th Floor
 Rockville, MD 20852
 Phone: 301-468-3100

This foundation works to maintain the existing stock of affordable housing and encourages the development of new affordable housing through public/private partnerships.

National Housing Institute (NHI)

439 Main Street
 Orange, NJ 07050
 Phone: 201-678-3110

The National Housing Institute is a non-profit organization that provides information and resources that contribute to community development and the creation and preservation of decent, affordable housing for all people. NHI publishes a newsletter, *Shelterforce*, six times per year.

State Agencies

You may contact the following state or local organizations by calling the national associations, by checking your local telephone book for a listing, through directory assistance, or with the assistance of the reference section of your public library. You may also contact the Alliance via its toll-free number, for these numbers.

Developmental Disabilities Councils

Each state has a federally funded Developmental Disabilities Council. The mission of the DD Council is to ensure that individuals with developmental disabilities and their families participate in the design of, and have access to, culturally competent services, supports, and other assistance and opportunities that promote independence, productivity, and integration and inclusion into the community. Councils promote systemic change, engage in capacity building and advocacy activities, and offer an array of assistance to individuals with developmental disabilities and their families. Councils demonstrate new approaches, perform outreach to individuals and families, collaborate and coordinate between agencies, eliminate barriers, and inform policy makers.

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For more information or to contact the Developmental Disabilities Council in your state, you may contact:

The National Association of Developmental Disabilities Councils

1234 Massachusetts Ave., N.W.
Suite 103
Washington, D.C. 20005
Phone: 202-347-1234
Fax: 202-347-4023

The Consortium of Developmental Disabilities Councils

2971 Crescent Shores Drive
Traverse City, MI 49684
Phone/Fax: 616-922-2995

Independent Living Centers

Independent Living Centers are non-profit organizations established locally to facilitate and advocate for the independence of people with disabilities through programs and services for individuals and the community. There are over 400 ILC's in the United States, its territories, and Canada. Funding and services vary greatly from center to center and may include employment, financial, transportation, housing and communications services.

Independent Living Research Utilization (ILRU) Research & Training Center on Independent Living at The Institute for Rehabilitation and Research (TIIR)

2323 S. Shepherd, Suite 1000
Houston, TX 77019
Phone: 713-520-0232
TTY: 713-520-5136

ILRU was established to improve the management effectiveness in independent living centers (ILC's) throughout the country through research and training. The center provides technical assistance and publications including *The Directory of Independent Living Programs*, which lists all ILC's. The directory is updated monthly. You may also call to obtain the name, address, and phone number of the nearest independent living center located near you.

Protection & Advocacy Systems

Each state has a system or agency to protect and advocate for the rights of persons with disabilities. Protection & Advocacy Systems (P & A's) usually have offices in the state capital and may have offices in other

Financing Home Purchases and Remodeling

major cities in the state. In addition to providing legal representation or advocacy services, P&A's can help locate other resources in your state. Contact NAPAS to find the P&A in your state.

National Association of Protection & Advocacy Systems (NAPAS)

900 Second Street, N.E.
Suite 211
Washington, DC 20002
Phone: 202-408-9514

University Affiliated Programs

University Affiliated Programs (UAPs) have been established in each state by the Administration on Developmental Disabilities as information and research centers on issues that affect people with developmental disabilities. UAPs conduct training, demonstrate exemplary practices, provide technical assistance, and disseminate research findings. UAPs leverage resources, work for systemic change, and impact services. For information and the location of the UAP in your state, call:

American Association of University Affiliated Programs

Suite 410
8630 Fenton Street
Silver Spring, MD 20910
Phone: 301-588-8252

State Rehabilitation Services/State Vocational Rehabilitation Services

These are state agencies established to provide consultation, counseling, professional and educational rehabilitation and training for people with mental and physical disabilities. The agencies are part of state government and generally reside in the state capital. Additional services in some states include residential services, independent living programs, and recreation services. Financial assistance for home accessibility modifications is often dispensed through this agency.

Council of State Administrators of Vocational Rehabilitation

PO Box 3776
Washington, D.C. 20007
Phone: 202-638-4634

Financing Home Purchases and Remodeling

Housing Finance Agencies (HFAs)

HFAs are public, non-profit agencies created in every state (except Kansas and Arizona) to address housing needs through financing the development and preservation of affordable ownership and rental housing for low-income persons. State HFAs are authorized to sell tax-exempt bonds to raise funds for home construction, home purchase and, in some states, home improvement loans. State HFAs are often located in the state capital. Call the National Council of State Housing Finance Agencies to locate your state's office:

National Council of State Housing Finance Agencies

444 North Capitol Street, NW
Suite 438
Washington, D.C. 20001
Phone: 202-624-7710

Publications

Financing Home Accessibility Modifications

Emil Malizia, Richard Duncan, and Jan Reagan. Raleigh, NC:
Center for Accessible Housing. 1993. 38 pp.

\$20.00

This guide discusses a range of resources which can be used for home accessibility. The book covers assistance for both renters and home owners and offers guidance and direction for locating assistance at the state and local level. Sources discussed include Medicaid, state vocational rehabilitation, consumer/advocacy organizations, civic organizations, and Community Development Block Grants.

Available from:

The Center for Universal Design
NC State University
Box 8613
Raleigh, NC 27695-8613
Phone: 800-647-6777

Financing Home Purchases and Remodeling

Mortgage Loans: What's Right for You?

James E. Bridges. Cincinnati, OH: Betterway Books.
1994. 144 pp.

\$14.95 + s/h

This book describes the advantages and disadvantages of all types of mortgage loans. Included is information on private mortgage insurance, closing costs, prepaid items, and loan qualification.

Available from:

Betterway Books
1507 Dana Avenue
Cincinnati, OH 45207-1005
Phone: 800-289-0963

A Practical and Simple Guide To a Home Mortgage

Gary J. Bass. Irving, TX: G & P Publishing. 1987. 66 pp.

\$10.50

This book offers an overview of the financial aspects of purchasing a home. It is a hands-on guide to loans, interest rates, and other practical aspects of financing a home. It includes worksheets to aide prospective home buyers.

Available from:

G & P Publishing
1404 Lookout Circle
Irving, TX 75060-4909
Phone: 214-986-6575

Renting a Home

People with disabilities have federal protection against discrimination in housing as a result of the 1988 Fair Housing Amendments Act (FHAA). The FHAA assures fair treatment in the rental and lending process and allows tenants to initiate certain modifications of rental property.

Organizations

Fair Housing Information Clearinghouse

P.O. Box 9146
 McLean, VA 22102
 Phone: 800-343-3442
 Fax: 703-821-2098

The Fair Housing Information Clearinghouse provides educational materials, a newsletter, advertising materials, regulations, reports, and documents on fair housing; information and materials developed under HUD's fair housing programs; and referrals to other sources of information. This clearinghouse is particularly useful for those seeking fair treatment in obtaining rental housing.

U.S. Department of Housing and Urban Development (HUD)

Phone: 800-669-9777 HUD Housing Discrimination Hot Line

For information about your Fair Housing rights or to register a complaint if you think that you have been a victim of housing discrimination, you may call this number. You will be connected with the HUD office that serves your area.

Publications

Fact Sheet #1 Fair Housing Amendments Act: Provisions Relating to Discrimination Based on Disability

Center for Accessible Housing. Raleigh, NC:
 Center for Accessible Housing. 1991. 3 pp.

\$1.00

Fact Sheet #2 Fair Housing Amendments Act: Reasonable Modification of Existing Premises

Center for Accessible Housing. Raleigh, NC:
 Center for Accessible Housing. 1991. 2 pp.

\$1.00

Available from:

The Center for Universal Design
 NC State University
 Box 8613
 Raleigh, NC 27695-8613
 Phone: 800-647-6777

Resources for Updates to InfoPack

We have made every attempt to verify the information in this InfoPack. You can help us keep the information accurate by letting us know of changes or corrections. Please contact the Information & Referral Center through the Toll-free InfoLine: 800-220-8770 or write or fax us at:

National Home of Your Own Alliance
c/o The Center for Universal Design
NC State University
Box 8613
Raleigh, NC 27695-8613
Fax: 919-515-3023

If there is a resource or organization that you have found particularly helpful, please use the form below to let us know that you'd like to see it listed in the next InfoPack.

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