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# NATIONAL *HOME OF YOUR OWN* ALLIANCE

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January 1996

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

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## Where we've been/Where we are

When the National Home of Your Own Alliance began in the fall of 1993, it consisted of the Institute on Disability, a University Affiliated Program at the University of New Hampshire, and nine subcontractors around the U.S. who shared the goal of expanding opportunities for people with disabilities to own or control their homes. Soon four states embarked on this journey. An Advisory Board was formed consisting of people with disabilities from those four states. The second year brought four more states, a larger Advisory Board and recently an additional five states brought the total to thirteen.

This newsletter is designed to share what's going on throughout the Alliance. As you might expect, a project this large and complex produces a huge amount of activity. The states are moving ahead, each on its own unique path. The Alliance staff and its subcontractors continue to develop the infrastructure. The Advisory Board keeps our whole project grounded in its true mission: the empowerment of people with disabilities.

The challenge in producing this newsletter has been to make it readable. There is so many activities taking place — steering committees created, conferences held, applications for funding submitted, potential home owners selected, closings celebrated — but by the time you have read ten or twelve narratives, overload is unavoidable. (Imagine what it will be like in 1997 when we have 23 states on board!) We have tried to keep all the reports from blending together, but any way you slice it, there's a lot of information here.

We welcome feedback on how to make future issues of this newsletter "friendly" as well as informative. We also invite state contacts, Advisory Board members, and subcontractors to submit articles and calendars concerning their activities for inclusion in upcoming issues.

## Alliance Profile:

*In each issue of this newsletter, we will introduce you to someone in the Alliance: a staff member, a state contact, or Advisory Board member.*

### Cathy Ludlum

As editor of this newsletter, I was encouraged (or drafted!) to go first. My real title in the Alliance is Leadership Coordinator. Most of my work involves organizing the activities of the National Advisory Board. But, I also write and am completing a guide on how to create a workshop for families whose adult children with disabilities are preparing to move out on their own. I work for the Alliance through one of its subcontractors, Co-op Initiatives, Inc., in Hartford, Connecticut.

I have my own home in a housing cooperative in Manchester, Connecticut. When I started trying to find housing in the early 1980s, I failed all the independent living skill assessments because I couldn't fold laundry or open a refrigerator. Nevertheless, I've been living here for four years, and have learned a lot about how to develop a stable and flexible support system. It can be a little harrowing at times, but generally it works.

In my spare time, I am gradually decorating my home and joyfully participating in my faith community. I enjoy music, reading, writing, and hanging out with friends. I would like to learn more about cooking, fun things to do with computers, and how to find more spare time!

## In Touch

*Alliance Toll-Free Information line: 800-220-8770*

*World Wide Web: <http://alliance.unh.edu>*



# Year 1 States



## Illinois

The Illinois initiative is moving ahead, both in the sharing of information and in funding. Parents, advocates, and service providers met this summer at conferences around the state to learn more about home ownership options. The initiative has obtained funding downstate through the Illinois Housing Development Authority trust fund. This project will provide about 17 mortgages over the next 4-6 months. In addition, the initiative has been talking with the city of Chicago about possible involvement with the National Empowerment Zones project. A collaboration has begun between the Illinois Home of Your Own and five service providers located in Chicago and downstate. The service providers have identified several people as possible home owners and agreed to act as statewide technical assistance resources and trainers. In February, Jay Klein, Director of the National Home of Your Own Alliance, will speak on the topic "It's My Home: Living in the Community" at the ILLINOIS-TASH conference.

## New Hampshire

Many of New Hampshire's activities are focused on the sharing of information. The Steering Committee sent a representative to a think tank in Georgia a few months ago and hopes to sponsor some similar events as a way to re-enthuse people already involved in the project and to bring in new people. The Home of You Own now has a pamphlet available about its program and is finishing the production of a video. In the video, home owners and their support people discuss their experiences. New Hampshire has 15-20 people in various stages of the home buying process. The state has also added three members to its Steering Committee: two home owners and an advocate who specializes in Section 8.

## Oregon

Oregon recently received approval of \$100,000 in funding from Federal Home Loan Bank. The state has selected seven potential home owners. Participants selected are presently attending home buyer's training classes and working with the State Housing and Community Services Division to identify properties. US Bank has agreed to handle their loans.

## Michigan

On November 2 and 3, the Michigan Alliance held a statewide conference called "Home Options: A Conference Focused on Owning, Renting, and Leasing Opportunities for Persons with Disabilities." The conference drew 130 people and featured Clair Monier, Director of the New Hampshire Housing Authority; Robert Stack, President of Community Options, Inc., in New Jersey; and Cathy Ficker-Terrill of the National Home of Your Own Alliance. In other news, Venture, Inc., along with the Michigan Steering Committee, has submitted an application to the State Housing Authority for \$200,000 in downpayment assistance. This funding will allow more people to access the Fannie Mae Pilot Project and to better utilize the Fannie Mae program. Michigan now has several people on the verge of becoming home owners.

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## Arizona

Working with the State Department of Commerce, the Arizona initiative has developed a process which utilizes existing housing resources and non-profits. There is no new money involved, so the effort can continue after the pilot project is over. Potential home buyers begin by calling a statewide 800 number. They fill out an application and attend group counseling for potential home buyers. They are then referred to a non-profit which provides individual counseling and assistance. After they have prequalified, people go through a statewide Community Housing Development Organization (CHDO). This CHDO is already out there helping people with low-incomes to buy homes; so people with disabilities naturally fit in along with everyone else. The CHDO also provides a place to go if people run into problems after the purchase. Arizona is using HOME and HOPE funds, as well as other money. The Arizona Home of Your Own also spoke and sponsored a booth at a first-time home buyers fair in early November and has received a request to do a session at an international parent-to-parent conference in Albuquerque in March.

## Connecticut

The Connecticut initiative has been assisting 11 people in obtaining homes. One person is almost done and the others are at various stages of the process. The Connecticut Housing Finance Authority recently expanded its Home Ownership Program to include people involved with the Home of Your Own. This program provides low-interest loans and downpayment assistance. In October, the initiative brought together all the participants and their support people for a home buyer training. It was so successful that the potential home owners requested monthly meetings to network and share information with each other, as well as ongoing guidance from the initiative. Two dilemmas Connecticut faces are how to make sure potential home owners get the personal support they need before and after the purchase of their homes, and responding to the flood of people interested in home ownership. The initiative is producing a newsletter and other informational materials to help address these issues.

## Idaho

The Idaho initiative has received written confirmation of \$250,000 of downpayment assistance with 95 HOME funds, with a contingent commitment of up to \$520,000 based on a 20% match. Federal Home Loan Bank is providing \$117,000 as a match to secure the HOME funds. Idaho has also developed draft underwriting criteria, in cooperation with the Farmer's Home Administration, Fannie Mae, and the state housing finance agency. Other banks have been stepping up to the table, eager to get involved. The Idaho initiative has put up \$20,000 to hire a project coordinator and has accessed matching HOME funds for the position. Forty-two people have applied to the Idaho Home of Your Own project. The process is open to anyone with a disability who qualifies as a first-time home buyer. Once an application has been received, it is reviewed by a subcommittee. The subcommittee estimates the maximum loan amount based on information provided, then sends a letter encouraging people to locate a realtor, run a credit report, and prequalify for a loan. Using the New Hampshire model, the bank carries the first mortgage and the Idaho Housing Authority provides a soft second mortgage.

## New York

Approximately six closings have occurred in the Capitol District area as the result of a \$500,000 HOME grant for persons with disabilities. New York's HOPE III application was not funded but an application to Federal Home Loan Bank is now pending. Another major focus is the development of training and trust manuals. Twenty-seven people, including potential home owners, parents, service providers, state agencies, bankers, and realtors, attended a strategic planning session with Cathy Ficker-Terrill. This meeting resulted in the formation of an advisory board, steering committee, and several subcommittees. A recent study showed that there are approximately 3,000 people with disabilities in the state who are interested in owning or leasing their own homes.

# Year 2 States



# Year 3 States

## Georgia

Georgia is preparing to choose three regions where it will concentrate its Home of Your Own efforts. The initiative has issued a call for proposals to 300 groups around the state and expects to make a decision by mid-January. Georgia has also begun building its advisory committee by inviting two dozen bankers, mortgage lenders, realtors, builders, and disability organizations. And, after only being part of the Alliance for 10 weeks, Georgia already has its first success story! In November, a woman named Tracey moved into a home of her own. The home had been owned by the Resolution Trust Corporation, which deeded it to Georgia Home Choices, a non-profit organization serving people with disabilities. The home needed repair and access modifications and \$25,000 was secured through a local lender to make these changes. It was an ideal situation and an ideal location. The home is close to where Tracey went to high school; she has connections in the community and family nearby. After such a smashing start, Georgia is looking forward to more people with disabilities owning their own homes.

## Massachusetts

The Massachusetts Home of Your Own Alliance has established four committees to work on its objectives. These committees include Conference Planning and Outreach, Finance, Fundraising, and Program Development and Selection. These committees have begun developing the process for selecting potential home owners. Over the next three years, the initiative plans to work with 25 people on buying their own homes and with 50 more who want to gain control over their housing situations. Although this initiative was originated by the Department of Mental Retardation, the effort is truly cross-disability, with involvement from the Massachusetts Rehabilitation Commission and the Department of Mental Health. The lead agency is the Citizens' Housing and Planning Association (CHAPA), a generic organization which already includes a focus on people with disabilities. CHAPA will offer education to other housing and service provider entities, and pre and post-ownership training to program participants. Massachusetts has been researching what other states have done to learn from their experiences. The initiative has also identified a grant writer and is applying for Federal Home Loan Bank and HOME funds.

## Missouri

Missouri is planning regional seminars throughout state to introduce the Home of Your Own concept and to generate interest and participation. The advisory team held its first meeting on December 14, with people with disabilities, the Missouri Housing Development Commission, the statewide association of centers for independent living, financing agencies, banks, and neighborhood alliances. The purpose of the meeting was to orient people to the project and to develop strategies. Although the Missouri project will focus on 10 people a year, it will also build capacity around the state so other organizations will be able to walk people through the home ownership maze. The initiative will emphasize personal futures planning as an initial step, with financing and supports growing out of a person's individual vision.

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## New Mexico

New Mexico is building on the experience of a pilot project, Project HOME. Eleven people have become home owners through this initiative. Project HOME worked by assembling a support team of people indentified by the potential home owner; then each team did whatever was necessary to assist the individual in obtaining his or her home. People benefitting from the project were encouraged to become mentors, to speak at workshops, or to contribute in other ways to the continuation of the effort. Using these principles, New Mexico is now forming a non-profit organization to facilitate all types of housing choices for people with disabilities. HOME/New Mexico will serve as a coordination center, helping to identify resources for individuals, realtors, case managers, lenders, and others. Its main activity will be training facilitators of teams which will assist individuals in reaching their housing goal. Training will be offered to anyone who is interested, for example, realtors, case managers, and family members. All will go through a one-day training by peers. A refresher course and an 800 number will also be made available.

## Texas

Texas formed a working coalition late this summer. The coalition includes people with disabilities, social service agencies, representatives of a for-profit housing training organization, bankers, realtors, and a non-profit mutual housing corporation. The coalition plans to work directly with seven identified potential homebuyers in Central Texas in the first year and to pass along information to other areas of the state as the work progresses. The coalition, which meets once a month, has created two subcommittees: one to identify barriers encountered while “walking with” individual homebuyers and the other to research and provide resources to overcome these barriers. The coalition has also approved a preliminary strategic plan. In January, the Texas coalition will sponsor a workshop on assistance programs already available in Central Texas. The workshop is intended to serve both as a means of sharing information and as the beginning of a dialogue between the disability community and the lending/financial organizations. Learning to speak one another’s language will be an important first step in expanding opportunities for home ownership.



Year 3 States

## Advisory Board

The National Advisory Board is made up of a person with a disability from each Technical Assistance State. As it did in the previous year, a subcommittee of the Board played a major role in the selection of new states. At the December meeting, members re-evaluated the structure of the subcommittees, and chose their subcommittee assignments for the year. The Board added a legislative subcommittee, which will look at state laws and regulations affecting people's ability to own and control their homes. The Evaluation Subcommittee, which was a standing committee last year, was changed to an ad hoc committee this year. During January, this committee will be meeting with representatives of the Human Services Research Institute and Temple University to discuss their evaluation activities. The Board also began planning for its annual meeting, which will take place April 27 and 28 in New Hampshire.

Arizona	John Lonick
Connecticut	Jim West
Georgia	Donald Veater
Idaho	Bobby Ball
Illinois	Cathy Conour
Massachusetts	Jean Ann McLaughlin
Michigan	Daryl Domke
Missouri	Nancy Verderber
New Hampshire	Sharon Lambert
New Mexico	William Anderson
New York	Michael Orzel
Oregon	Larry King
Texas	Edward Willard

### Alternate Members

Idaho	Brian Bowles
Arizona	John Brewer
Illianois	Kathie Corrigan
Michigan	Bill Earl
Connecticut	Shelly Evans
Texas	Anthony J. Koosis
Oregon	Linda Retherford
New York	Anita Waters
Michigan	David Watson

## Subcontractors

Alliance subcontractors are involved with the development and distribution of information resources, coordination of the Advisory Board, and evaluations of our project.

Alliance staff at the University of New Hampshire (UNH) have been working with Fannie Mae on a lending product which will contain acceptance of non-traditional credit and small downpayments from people with disabilities. UNH is also awaiting a response from the Health Care Financing Administration regarding the use of Medicaid money for housing.

A Webpage for the Alliance is now on line. Eventually the Web Server at UNH will allow people to leave questions and share information on the web. The Alliance Webpage address is <http://alliance.unh.edu>.

The Center for Universal Design answers information and referral calls on the Alliance's 800-line and prepares materials to address common problems. The Center is developing two InfoPaks, one on housing and one on supports. A publications list will be the next available piece and will include materials intended for distribution as well as some working documents that have been in great demand.

Co-op Initiatives continues to work with the National Advisory Board by scheduling Board meetings and subcommittee meetings, assisting with agendas, and identifying issues. At its most recent meeting the Board welcomed new members from the Year-3 states, discussed and changed Board subcommittees, and received a report on the activities of the National Action Coalition on Housing and Disability.

The Alliance is being evaluated by two organizations; the Human Services Research Institute (HSRI) in Cambridge, Massachusetts and Temple University in Philadelphia. HSRI is studying the structure and overall effect of the Alliance itself. HSRI has completed extensive site visits in Oregon (a Year-1 state) and in Connecticut (a Year-2 state). It will be using this information, together with surveys of all the steering committees and telephone interviews with all the states, to develop a comprehensive report of the first two years of the project.

Temple University is studying the impact the home ownership process is having on individuals. Two data collectors have been chosen from within each state, the majority of them are people with disabilities. They attended a training session in New Hampshire on November 4, and will be interviewing people before and after they become home owners to determine how this affects people's quality of life.

